# INDEX TO

# THE SPECTATOR

An American Weekly Review of Insurance.

VOLUMES LXXXIV AND LXXXV.

1910

# INDEX TO VOLUME LXXXIV.


## A

ACCIDENT Insurance, 266
Accidents in New York City, 139
Actuarial Society of America, 384
Advance Engineering Company of Philadelphia, 249
Advertising, 87
Aegis Life Insurance Company, Denver, Col, 31, 227
Ætna Electric Railway Property Losses in 1909, 258
Ætna Indemnity Company, 175, 197, 234
Ætna Ins. Co., Hartford, Conn., 111, 202, 204
Ætna Life Insurance Company, 12, 57, 89, 171
Agency Requirements in New York State, 240
Agents Association of Northwestern Mutual, 330
Airship Insurance, 13
Alabama Fidelity and Casualty of Montgomery, 235
Alabama, Fire Insurance in, 66
Alabama, Legislation in, 66
Alamo Life Insurance Company, 310
Alexander, H. G. B., 249
American Assurance Company, 203
American Automobile Ins. Co., 350
American Bankers Ins. Co., 331
American Bonding Company, Baltimore, 346
American Central Life Insurance Company, 194
American Credit Indemnity Co., New York, 112, 250
American Fidelity, 42
American Fire Insurance Company of Philadelphia, Centennial of, 192
American Guaranty Company, 60
American Institute of Actuaries, 228, 284, 316, 331
American Insurance Company, Newark, N. J., 26
American Insurance Company, Philadelphia, 268
American Liability Company, 190, 191, 234, 235, 316 345, 356
American Life Convention, 228, 337, 354
American Live Stock Ins. Co., Indianapolis, 178
American Mutual Fire Ins. Co., Nashville, Tenn., 142
American Real Estate Company, 72
American Surety Company of New York, 40, 44, 110
American Temperance Life, 205
American Union Fire, Philadelphia, 71, 210, 268
Amicable Life Ins. Co., Waco, Tex., 146, 246, 332
Anniversary Club of Southern States Life, 274
Anti-Compact Bill in Massachusetts, 120, 180
Anti-Compact Suit in Indiana, 350
Appeal to Architects and Builders, 179
Approved Federal Sureties, 234
Arizona, Phœnix, 220, 264
Arson, Convicted of, 201, 230
Assets Realization Company of Chicago, 233
Association of Insurance Societies and Institutes, 292
Association of Life Insurance Presidents, 5, 34, 45 53, 308
Association of Southern Fire Insurance Companies, 344
Assurance Companies Act, and Casualty Offices, 190
Atlantic City Fire, 239, 345
Atlantic Coast General Agency Corporation, Jacksonville, 163
Atlantic Horse Insurance Company of Providence, R. I., 233
Atlantic National Fire Insurance Company, Macon, Ga., 202
Atlas Insurance of Alabama, 332, 354
Atlas Fire, 201
Atlas Life Insurance Company, St. Louis, Mo., 103
Automatic Sprinkler Company, 302
Automatic Sprinklers, 19, 47, 243
Automobile Accidents, 316, 336
Automobile Business in Philadelphia, 225
Automobile Insurance, 29, 46, 47, 209, 239
Automobile Insurance Company of America, Indianapolis, 126
Automobile Liability Rates, 176, 234
Auto Rates for State Outside of New York City, 229
Automobile Rates in New York, 258
Avellis, Dr. Ernest, 337

## B

BABB, Geo. W., 230
Baggage Insurance, 41
Baltimore Fire, 205
Bankers and Citizens Life of Texas, 310
Bankers Fire, Los Angeles, Cal., 86
Bankers Fire, Phœnix, Ariz., 178
Bankers Guarantee Life, Taylor, Tex., 146
Bankers International Life, 332
Bankers Life Association of Des Moines, 26
Bankers Life of Nebraska, 69, 227
Bankers Life Insurance Company of the City of New York, 77, 83, 104, 346
Bankers National Life, Chicago, 303
Bankers Reserve Fund Life, Cincinnati, 52, 62
Bankers Reserve Life, Omaha, Neb., 111, 220
Bankers Surety Company, Cleveland, Ohio, 72, 126
Ben Franklin Fire of Pittsburg, 232
Berkshire Life Insurance Company, 96
Blue Goose, 212, 231
Board of Fire Underwriters of New York State, 183 198
Bonds of Federal Employees, 218
Bonds to Back Manufacturers, Guarantee, 41
Book Values of Fire Insurance Companies' Stocks 124
Boston Life Underwriters Association, 22, 30, 104, 281
Boston Loss Ratio, 341
Boston Mutual Life Insurance Company, 50, 330
Boston Protective Department, 119, 172
Boston Surety Underwriters Association, 219
Bowling Green (Ky.) Fire Insurance Association, 212 233
Boyle vs. Citizens Life of Louisville, 339
British America Assurance Company, 72
British Assurance Companies Act, 1909, 185
British Companies in United States and Canada, 193
Brooklyn Fire Premiums, 198
Buffalo Casualty Company, 345
Buffalo German, Buffalo, 205
Building Code, New York City, 7, 100
Building in New York Suburbs, 348
Bullock, President A. G., Retires, 31
Burglary Insurance, 41,56, 263, 276
Burglary Insurance Underwriters Association, 13, 95 345
Business Accident Insurance, 330
Business Insurance, 340
Byrne Bill (Louisiana), 344

## C

CALCULATION of the Liability Reserve, Details of, 106
Caledonian Fire, 234
California Association of Local Fire Insurance Agents, 293
California, Legislation in, 40
California, Life Insurance in, 122
California, Litigation, 213
Calvert, Wm. H., 350
Camden Fire Insurance Association, Camden, N. J., 27, 201, 202
Canada, Fire Insurance in, 119
Canada Life Assurance Company, Toronto, 171
Canadian Life Underwriters Association, 246, 355
Canton Insurance Company of Hong Kong, 213
Capital and Merchants and Bankers Fire Insurance Companies, Des Moines, 86, 142
Capital Life and Accident of Kentucky, 334
Charles Lyman Case, 210
Castleman, John B., Gen., 202, 212
Casualty and Surety Social Club of New York, 191
Casualty Company of America, 126, 191, 204, 235
Casualty Insurance on Pugilists, 218
Casualty, Surety and Miscellaneous Companies and Associations Retired or Changed in 1909, 41
Casualty, Surety and Miscellaneous Companies Organized in 1909, 41
Casualty, Surety and Miscellaneous Insurance Business in 1909, 152
Casualty, Surety and Miscellaneous Underwriting in 1909, 68
Causes of Disability, 333, 345, 352, 355, 357
Cedar Rapids Life Insurance Company, 205
Central Life Assurance Society of the United States, Des Moines, Ia., 61
Central National Fire Insurance Company, Chicago, 86, 149
Central States Life, St. Louis, 339
Central Union Fire Insurance Company, Kansas City, Mo., 178, 211
Century Life and Accident Insurance Company, 345
Changes in State Insurance Departments, 60
Chesapeake Guarantee Company, 235
Chetwood & Co., Denial, 21
Chicago Association of Commerce, 74, 197
Chicago Automobile Rates, 258
Chicago Automobile Liability Association, 329
Chicago Board of Fire Underwriters, 37, 100, 150, 230 325
Chicago Burglary Commissions, 68
Chicago Life Underwriters Association, 88, 225, 308 353
Church Life Insurance Association, Denver, Col., 32
Cincinnati Fire Insurance Company, 161, 205
Cincinnati Fire Investigation, 201
Cincinnati Fire Underwriters Club, 161, 201
Cincinnati Life Insurance Company, 31, 163, 227
Cincinnati Underwriters, 112, 246, 287
Citizens Co-operative Fire Underwriters of Chicago, 201
Citizens Fire Insurance Company, Mankato, Minn., 142
Citizens Life Insurance Company of America, 96
Citizens National Life, Louisville, Ky., 188, 216, 246 339, 355
Citizens National, West Virginia, 205, 227, 272, 304
City of New York Insurance Company, 86
Claims Arising from Results of Personal Injuries, 138 202, 294, 356
Cleveland Association of Life Underwriters, 141, 163 331, 354
Cleveland Life Insurance Company, 14
Cleveland Sprinklered Rates, 238
College of Insurance Proposed in Iowa, 133
Colonial Changes, 285
Colonial Institute, 91
Colonial Insurance Company, 64, 91, 147, 196, 229
Colorado Decisions, 249
Columbia Fire Insurance Company of Omaha, 84
Columbia Guarantee Company, 12
Columbia Mutual Fire Insurance Company, Philadelphia, 178
Columbian Life and Trust Company, 217
Columbian National Life Insurance Company, 50, 127 136
Columbus Casualty Company, 203, 276, 333, 356
Columbus Mutual Fire Insurance Company, Wisconsin, 142
Columbus Securities Company, 276, 281
Combined Death and Expense Rate, 280
Combined Surrender and Lapse Terminations, 307
Commerce Trust Company, 204
Commercial Casualty Company, Nashville, Tenn., 263 314
Commercial Casualty Insurance Company, Newark, 12 67, 168, 249, 264
Commercial Fire Insurance Company, Washington, D. C., 74
Commercial Life and Casualty of Savannah, 189, 315 358
Commercial Life Insurance Company, 216, 227
Commercial National Fire Insurance Co., Chicago, 142
Commercial Union, London, 197, 345, 356
Commissioners' Hearing on Fire Insurance Expenses, 334
Commonwealth Bonding and Accident Company, 234
Commonwealth Casualty Company, Philadelphia, 85
Commonwealth Life Insurance Company, Denver, Col., 31
Commonwealth Life Insurance Company, Omaha, Neb., 52, 216
Comparative Fire Waste in This Country and Europe, 212
Comparative Statement Exhibit of Ten Largest Life Insurance Companies, 137
Complaint Against the Modern Woodmen, A, 338
Concordia Fire, 201
Conflagration Hazards, 291
Connecticut Fire and Marine Report, 184
Connecticut General Life Insurance Company, 253
Consolidated Casualty Company, 166, 176, 191, 202 204, 217, 293, 314, 316
Continental Casualty, Chicago, 25
Continental, Fidelity and Fidelity Underwriters, 128
Continental Fire, 87, 200, 205, 209, 210, 231, 233
Continental L. I. and I. Company, Utah, 4, 195
Continental Life Insurance Company, Wilmington, Del., 44
Continental Life of St. Louis, 330
Corporate Surety Disapproved by Judge Landis, 67
Corporation Tax, 63, 76, 79, 115
Cosmopolitan Life, Atlanta, 355
Currency Insured in Transit, 260

## D

DAKOTA Mutual Life Insurance Company, 116
Dangers of Personal Surety, 138
Death of King Edward of England, 252
Death Rate, 265
Decision in Septicemia Clause in Accident Policy, 81
Decision on Personal Surety, Illinois, 218
Delaware Insurance Company, Philadelphia, 26, 191 198, 201
Des Moines Fire, 212
Des Moines Life Insurance Company, 127
Detroit Life, 332
Detroit Life Underwriters Association, 309
Digest of Insurance Cases, 213
Distribution of Fire Insurance by States, 317, 352
Dividends by Fire Insurance Companies, 15
Division of City Insurance in South Omaha, 241
Dixie Fire Insurance Company, 71
Dooley, Mr., on Investigations, 291
Doremus, Cornelius, 273
Drowning Casualties, 348
Dryden, John F., Addresses and Papers, 355
Druggists Mutual, Algona, Ia., 86
Dunham, Frederick G., Chief of Liquidation Bureau, 226
Dutchess Fire Insurance Company, Poughkeepsie, N. Y., 84, 230, 250, 259, 266, 316

## E

EARTHQUAKE Clause Upheld, 143
Eastern Fire of Atlantic City, 231
Eastern Mutual Fire, 208
Eastern Union, 31, 172, 197, 224, 258, 279, 292
El Paso Life, 217
Embezzlements in 1908 and 1909, 218
Empire Casualty, Philadelphia, 69
Empire Casualty Company, West Virginia, 309
Empire State Surety Company, 106, 112
Employees Bonding Company of Knoxville, 235
Employers Compensation Policy, 126
Employers Indemnity Company of Philadelphia, 281
Employers Indemnity Company, Wheeling, W. Va., 13 316
Employers Liability Insurance Decision, 67
Employers' Liability Investigation in New Jersey, 253
Enterprise Casualty Company, Philadelphia, 281, 303 345
Equitable Accident Insurance Company, Boston, Mass., 80, 175
Equitable Casualty Company of Atlanta, 151, 263, 277
Equitable Life Assurance Society, 22, 50, 103, 115 194, 195, 219, 244, 306, 355
Equitable of Iowa, 82
Equitable of Texas, 310
Excess-Commission Evil in Missouri, 201
Excessive Waste of American Life, 63
Exchange Rates, Revision of, 197
Expense Convention, 300
Expense Investigation (Michigan), 103
Expense Rate in Life Insurance, The, 237
Extensive Accident Insurance, 276

## F

FARMERS and Bankers Life Insurance Company of Wichita, Kan., 216
Farmers Fire, Cedar Rapids, Ia., 86
Federal Casualty Company, Denver, 42
Federal Casualty, Detroit, 151
Federal Life Insurance Company, 194, 227
Federal Surety Bonds, 40
Federal Union Surety Company, Indianapolis, 85
Fidelity and Casualty, 109, 204
Fidelity and Deposit Company of Maryland, 97, 151 191
Fidelity Fire Insurance Company, Des Moines, 142
Fidelity Guaranty Company of Louisville, 218, 228
Fidelity Mutual Life Insurance Company, 44, 114
Fidelity-Phenix, 16, 87, 142, 260, 328
Financial Standing and Business in 1909 of Life Companies in the United States, 156, 164
Fire Alarm Telegraph System, 149
Fire Association, 268
Fire Association of Cincinnati, 201
Fire Companies Building Corporation, 259
Fire Insurance Agitation in Boston, 231
Fire Insurance as a Prerequisite to Credit, 149
Fire Insurance:
  Rebating in Jersey City, 7, 16
  Changes in New York in 1909, 8
  Gov. Hughes on, 18
  Proposed Investigation in New York, 29
Fire Insurance Club, Chicago, 65, 197, 209, 231, 239 341
Fire Insurance Companies' Reports, 278
Fire Insurance Companies' Statements for 1909, Some Extracts, 49
Fire Insurance Expense Investigation at Chicago, 232
Fire Insurance from the Viewpoint of the Property-owner, 231
Fire Insurance in the United States in 1909, 122
Fire Insurance Legislation Inquiry at New York, 198
Fire Insurance Patrol, Philadelphia, 65, 198
Fire Insurance Pocket Index for 1910, 103, 121, 150
Fire Insurance Practice, 260
Fire Insurance Premiums in New York City, 132
Fire Insurance Results in New York City, 240
Fire Insurance Retirements in 1909, 11
Fire Insurance Society of Philadelphia, 37, 93, 231
Fire Loss Settlements and the Conditions of Fire Insurance Policies, 352
Fire Losses, United States and Canada, 2, 74, 143, 308
Firemans Fund Insurance Company, 177
Firemens of Newark, 231
Fire Marshal Complication in Illinois, 102
Fire Patrol Not Responsible, 94
Fire Tests with Roof Coverings, 185
Fire Underwriters Association of Los Angeles, Cal., 214
Fire Underwriters Club of Cincinnati, 314
Fire Underwriters Denounced in New York Assembly, 185
Fire Underwriters Uniformity Association, 287
Fire Underwriters ("Eastern") Union, 346
Fire Underwriting Profits and Losses, 156
Fire Waste, by Joseph B. Finnegan, 212
First National Life and Accident, Pierre, S. D., 62
First Texas State Insurance Company, 249
Fitchburg Mutual Fire, 234
Florida Association of Local Fire Insurance Agents, 234
Florida Life Insurance Company, 168
Foreign Companies' Transactions with Home Offices, 213
Forest City Life, 217
Fourth of July, 207, 279
Franklin Fire Insurance Company, Washington, 86 142, 197
Fraternal Investigation in Illinois, 305
Fraternal Matters Discussed at Commissioners' Hearing, 215
Fraternals of Illinois, 308
Fraternal Parliament of America, 227
Fraternal Tribunes, 227, 330
Frauds in Life Insurance, 99

## G

GANS-SAVAGE Company, 257
Garfield Assurance Fire Lloyds, 206
Granniss, Robert O., 353
General, Paris, 205, 220
General Motor Underwriting Agency, 206
George Washington Fire Insurance Company, 210
Georgia Association of Life Insurers, 195
Georgia Fire, Atlanta, 206
Georgia Insurance Corporation, 246
Georgia, Legislation in, 193
Georgia, Litigation, 217
Georgia Mutual, Dublin, Ga., 206
German Commercial Accident Company, 97
German Fire Insurance Company of Indiana, 58
German Fire Insurance Company, Omaha, Neb., 178
Germania Fire Insurance Company, New York, 83, 197
Germania Life Insurance Company, New York, 110 162
Girard Fire and Marine Insurance Company, Philadelphia, 70
Girard Life Insurance Company, 44, 114, 253, 264
Glens Falls Insurance Company, 58
Globe and Rutgers of New York, 306
Globe Fire Insurance Company, San Antonio, 178, 202
Globe Surety Company, Kansas City, 250, 277, 346
Golden State Life, Los Angeles, 309
Good Advertising, 63
Government Surety and Casualty Company, 110, 237
Inter-State Casualty, Birmingham, Ala., 25, 293
Inter-State Fire Insurance Company of Birmingham, Ala., 220, 351
Government Surety Company, 235
Graft Investigation Subterfuge, 295
Grand Fraternity of Pennsylvania, 309, 338
Granite State Fire Insurance Company, 71
Gratton Bill, 267
Great Eastern Casualty Company, 12, 85
Great Northern Life Insurance Company, Grand Forks, N. D., 163, 228
Great Northern Life Insurance Company, Toledo, 145 253, 358
Great Northern Life of Wausau, Wis., 195
Great Southern Accident and Fidelity Company, Atlanta, 81
Great Southern Agency Company, 90, 105, 246
Great Southern Life Insurance Company, Houston, Tex., 332
Great Western Life Insurance Company, 82, 146
Greensboro Life Insurance Company, 111
Guarantee Insurance and Casualty, 204
Guaranty Mutual Life Insurance Company, 32
Guardian Fire of Pittsburg, 209
Guile, John J., 242

## H

HALF Billion Fire Losses, 49
Hamilton National Life, 138, 188
Handy Chart of Casualty, Surety and Miscellaneous Insurance Companies, 166
Handy Guide to Premium Rates, Applications and Policies, 228, 254
Hanover Fire Insurance Company, 83
Harden Bill, 298
Hare, President National Board of Fire Underwriters, 298
Hartford Fire Insurance Company, 83, 169, 326
Hartford Life Insurance Company, 227
Hearings in New York Concerning Legislative Expenses, 159, 169, 172, 173, 182
Hearing on Fraternal Insurance, 227
Hegeman, John R., 347, 353
Henry Clay Fire Insurance Company, Lexington, Ky., 178, 258, 264
Home Accident, Fordyce, Ark., 345
Home Casualty, Omaha, 306
Home Fire Insurance Company, McAlester, Okla., 86
Home Insurance Company (Fire) of New York, 70 179, 197
Home Life and Casualty Company, Fordyce, Ark., 81 257
Home Life Insurance Company of America, Philadelphia, 5, 78, 153, 187, 226
Home Life Insurance Company of New York, 57, 254
Home Protective Service of Indianapolis, 301
Hotchkiss, Superintendent, 21, 27, 180, 266
Hughes, Governor, 23, 224

## I

ILLINOIS, Classifications, 39, 45, 73
Illinois Fire Insurance Commission, 7, 16, 45, 181 231, 239, 286, 287
Illinois, Legislation in, 233
Illinois Life Insurance Company, 22, 308, 329, 330
Illinois, New Local Board Agreement, 92
Illinois State Board of Fire Underwriters, 351
Illinois Surety Company, 214, 219
Important Cases Decided for Fire Insurance Companies, 77
Inadequate Fire Protection in Rural South Dakota, 201
Income Insurance Company, 304
Indemnity L. and A., Minneapolis, Minn., 4, 78
Independence Fire Insurance Company, Philadelphia, 142, 264
Independent Surety Company, 151, 204, 218
Indiana Anti-Trust Proceedings, 300
Indiana and Ohio Live Stock Insurance Company, 85
Indiana Auditor Makes Inquiries, 94
Indiana, Fire Insurance in, 113, 143
Indiana Insurance, 285
Indiana Life Companies Imposed Upon, 61
Indiana Litigation, 201, 228
Indiana National Life, 227
Industrial Insurance Committee, 191
Industrial Insurance in 1909, 310
Industrial Life Companies to be Examined, 35, 229
Industrial Mutual Indemnity, 332
Industrial Underwriting Company, 225
Inland Life, 304
Insanity Clause (Kentucky Decision), 105
Inspection of San Francisco, 202
Insurance as Inter-State Commerce, 224
Insurance Brokers Association of New York, 340
Insurance Company of the Island of Cuba, 217, 220
Insurance Company of North America, 27, 75, 142 198, 206, 300
Insurance Company of the State of Pennsylvania, 162
Insurance Commissioners Hold Committee Meeting, 333
Insurance Publishes Erroneous Article, 30
Insurance Society of New York, 238, 292
Insurance Stock Sales in Alabama, 332
Insurance Year Book, 248
Integrity Mutual Fire, 198
Inter-Insurance, 87, 158
Inter-Insurers' Associations, 147
Inter-Insurance Associations Sued for Back Taxes, 351
International Association of Accident Underwriters, 80, 310, 333
International Casualty Company, Spokane, Wash., 25 219, 235, 276
International Claim Association, 95, 345
International Fire, Fort Worth, 86
International Fire Insurance Company, St. Louis, 46 86, 192, 326
International Fire of Philadelphia, 210, 342
International Life, St. Louis, 22, 103, 105
Inter-State Life, 2, 4
Inter-State Life and Accident Company, Chatanooga, Tenn., 280
Inter-State Life of Oklahoma, 216
Investigation of Fires in Mississippi, 290
Iowa Adjustment Company, 201
Iowa Association of Local Fire Insurance Agents, 201
Iowa Decisions, 249
Iowa Farmers Mutual Reinsurance, 86
Iowa Fire Prevention Association, 212, 313
Iowa Items, 215, 260
Iowa, Legislation in, 193, 212, 215, 219, 253, 338, 343
Iowa, Litigation, 313
Iowa State Rating Law, 343

## J

JEFFERSON Fire Insurance Company, Philadelphia, 44
Jefferson Life Insurance Company of Oklahoma City, 187, 216
John Hancock Mutual Life Insurance Company, 127
Journal of the Institute of Actuaries, 79, 228
Journal of the Insurance Institute of Great Britain and Ireland, 248

## K

KANSAS City Casualty Company, 12, 25
Kansas, Fire Insurance in, 99, 113, 120
Kansas City Fire Underwriters Association, 313
Kansas City Life Insurance Company, 57, 89, 228
Kansas City Wins Shooting Case, 338
Kansas, Legislation in, 201
Kansas Rate Regulation Law, 258
Kelsey, Otto, President of the Ætna Indemnity, 217
Kensington Mutual, Philadelphia, 142
Kentucky Fire Prevention Association, 212, 314
Kentucky Inspection Bureau, 212
Kentucky, Legislation in, 212
Kentucky Litigation, 212, 228, 241
Kentucky Sprinklered Risk, A, 212
Keystone Life Insurance Company, 5
Knights of Pythias, 103, 135

## L

L'ABEILLE Fire Insurance Company, Paris, 142
La France Fire Insurance Company, Paris, 142
Ladies of the Modern Maccabees, 354
Ladies of the Maccabees of the World, 141
Lane, I. Remsen, 200
Large Claim for Damages, 203
La Salle Life, 332
Laurentian Insurance Company of Canada, 264
La Union (Francais) (Fire), 342
Law Guarantee, 190
Law Recording Company, 213
Law Reporting Company, 229
Legislative Investigations of Insurance in New York, 179, 182
Legislative Sessions, 352
Lewis, T. Howard, 354
Liability Insurance Association, 204, 314
Liability Loss Reserves, 167, 191, 276
Liability of Telegraph Company, 337
Liberty Life's Perfect Protection Policy, 115
Life and Casualty Company of New York, 219
Life and Casualty of Nashville, 25
Life Insurance Activity in the United States, 228
Life Insurance Company of Virginia, 43, 147, 340
Life Insurance Expenses, A Question of, 32
Life Insurance in New York, Changes in 1909, 4
Life Insurance Policyholders' Pocket Index for 1910, 196
Life Underwriters Association of Canada, 355
Life Underwriters Association of Los Angeles, Cal., 283
Life Underwriters Association of New York, 88, 114
Life Underwriters Association of Virginia, 195
Life Waste, 63
Lincoln Accident Insurance Company, Lincoln, Neb., 306
Lincoln National Holding Corporation, 220
Liverpool and London and Globe, 10
Live Stock, New Rates, 95
Lloyds, Important Decisions, 131
Lloyds Calendar for 1910, 261
Lloyd Mutual Fire, 210
Logarithms in Calculating Interest, 228
London Guarantee and Accident Company, 84, 103 219
London Life Insurance Company, 83
Lone Star Life, Dallas, Tex., 146
London Lloyds, 64, 291, 209, 230
Los Angeles City Council, 213
Losses and Adjustments, Committee on, 46, 48
Louisiana Fire Prevention Bureau, 290
Louisiana, Legislation in, 193, 344, 358
Louisiana, Litigation, 202
Louisville Fire Rates, 60
Love, Thomas B., 79, 228
Loyal Protective of Boston, 218, 263
Lumber Manufacturers Inter-Insurance Association, 202
Lutheran Mutual Insurance Association, Burlington, Ia., 86

## M

MC GINNISS, Frank, 229
Macomber, W. W., 225
Mad Chase After Business, 343
Magnolia State Fire Insurance Company, Jackson, Miss., 142
Maintenance Bonds in Chicago, 138
Manhattan Fire, 209
Manual of Statistics, 310

OCCUPATION of Applicants, 32
Old and New Mortality Tables, 4
On Being Insistent, 52
Oregon Life Insurance Company, 27

PARTNERSHIP or Commercial Insurance, 22
Paternalism in Legislation, 11
Persuasion, 14
Power to Lead, The, 4
Practical Study of Occupation Diseases in the United States, The, 47
Preparing for the Climax, 43
President's Annual Message, 20, 23, 27
Problem for Farmers, 32
Production and Conservation, 42
Progress of New Life Companies, 7
Proposed Federal Department of Health, 35
Prudential Insurance Company, 27

SENTIMENTAL Journey, A, 30
Short-Sighted Prosperity, 17
Snubbing Lawyers, 6
Some Day, 32
Some Salesmanship Psychology, 32
Stagnation Means a Dead One, 28
Stimulations and Selections of Risks, 44
Stirring Up the Staff and Getting Results, 41
Suggestion and Suggestibility, 31

TALKING Company and Not Policy, 49
Taxation of Life Insurance, 27
Tie Thy Camel, 47
Travelers Revises Disability Forms, 11
Twenty Years Hence, 27
Twisting Life Insurance Policies, 48

UNION Central Life's Stock Dividend, 27

WASTING Time On Impossible Cases, 31
Why I Renew, 51
Women as Life Agents in Germany, 32
Would Federal Regulation Eliminate State Regulation? 47

YOUR Time, 42

# INDEX TO CASUALTY AND SURETY SUPPLEMENT

JANUARY TO JULY, 1910.

ACCIDENTAL Injuries in Railway Travel, 8
Accidents Caused by Unfavorable Atmospheric Conditions, 2
Acute Bronchitis, 5
A Few Hints, 16
American Experience, 15
Automobile Insurance, 14

BIG Stakes for Small Returns, 2
Burglarproof Glass, 8
Business Principles, 11

CASUALTY Decisions, Some Recent, 10
Casualty Stock Quotations, 4
Club Practice and Antagonism to Physicians, 15

DEATHS of Electricians by Electric Shock, Massachusetts, 1888-1908, 11
Dividends of Casualty, Surety and Miscellaneous Insurance Companies, 6
Domestic Servants' Risks, 13

EXPERIMENT in Burglary, An, 11

FACTORIES and the Public, 15
Fate and Fact, 11
Forewarned is Forearmed, 4

HAZARDS of Suretyship, 15

INDUSTRY, 14
Investigation of Accidents Asked, 3

KEY Registry and Identification, Legality of, 8

LATEST Achievement of a Street Ambulance Corps, 15

MORTALITY Among Housesmiths and Bridgebuilders, 3
Mortality in Coal Mines, 3

NEW Rates on Live Stock, 3
New York City as a Field for Travel, Accident Insurance, 3

PROGRESS of New Companies, 4
Prospectus, 1
Proposed Russian Workmen's Insurance, 14

QUEBEC Liability Rates, 3

RATINGS for Women, 6
Recent Accident and Liability Decisions, 16

SERIOUS Industrial Accidents in France for the Year 1909, 16
Short-Sighted Man, The, 14
Sprains of the Ankle Joint, 13
Strike Insurance, 15

TERRITORY Entered in 1909, 7
Total Disability Clause in a Health Policy, 1

UNCONSCIOUS Humor in Insurance, 8

WHY Burglary Insurance is Popular, 16
Workmen's Insurance and the Benefit Funds in the United States, 9

# INDEX TO VOLUME LXXXV.

## A

AACHEN and Munich, The, 306
Abrahams, Howard, 82
Abraham Lincoln Life, 23
Accident Veteran Fêted, 282
Actual vs. Expected Mortality, 84
Actuarial Society of America, 47, 214, 243
Ætna Fire, 163, 178, 280
Ætna Indemnity of Hartford, 296, 357
Aeroplane Insurance, 203, 204, 210
Agency Association of the Equitable Life of Iowa, 71 90
Agents' Commission and Taxes, 283
Agent Pays for Saving Property, 54
Alabama Fidelity and Casualty Company of Montgomery, 218, 296, 344
Alabama Legislature, 289
Alcoholism, 16
Alexander, H. G. B., 81
Allegheny Board of Fire Underwriters, 177, 287
Allegheny Fire, Pittsburg, 296, 351
Allemannia of Pittsburg, 264
Alliance of London, 110, 113, 147, 164, 237
Alton, Ill., The, 339
Ambiguities in New Liability Rates, 94
American Automobile and Casualty Insurance Company of Philadelphia, 44
American Bankers Assurance Company of Dover, Del., 308
American Bankers Life of Chicago, 65, 222
American Bankers, Evansville, Ind., 242
American Bankers, Oklahoma, 125
American Bonding Company, 256
American Bonding Company of Oklahoma, 218
American Business Mens Association, 269
American Casualty Company, Reading, Pa., 244
American Casualty Company of Tacoma, 32, 343
American Cotton Oil Company's Risks, 285
American Credit Indemnity Company, 48, 67, 282
American Exchange Underwriters, 146
American Fidelity Company of Montpelier, 296
American Fire, 338
American Home Fire, Greenville, S. C., 112
American Institute of Actuaries, 99
American Institute of Marine Underwriters, 196
American Liability Company, 232, 269, 309
American Life and Annuity Society, 91, 266
American Life Convention, 24, 97, 150
American Life Insurance Company, Des Moines, 70 125, 267
American Life, Chicago, 248
American Life of Tampa, 293
American Life—Waste, Where and How It Is Increasing, 331
American Lloyds of New York, 307
American Museum of Safety, 272, 342
American National of Galveston, 243
American National Life, Virginia, 72, 274
American Plate Glass Underwriters, 358
American Reinsurance Company, 110
American Surety Company, 269
American Surety and Casualty, Houston, Tex., 201
American Temperance Life Association, 182, 183, 191 266, 299
American Union Fire, 277, 349, 351
American Union Mutual Fire Insurance Company, Cincinnati, Ohio, 143
Amonson, Louis S., 143
Anchor Fire Insurance Company, Des Moines, Ia., 137
Anchor Life, Topeka, 17, 125
Andrew Jackson Insurance Company, 10, 184
An "Angove Syndicate," 297
Annual and Deferred Dividends, 18
Another Fraternal Criticised, 249
Anti-Rebate Cases, 272
Anti-Rebate Law in Chicago, 265
Anti-Trust and State Regulation Cases, 163
Appalachian Insurance Company, Bristol, Va.-Tenn., 99, 121
Arizona Fire of Phœnix, 210
Arkansas Insurance Laws, 316
Arkansas Legislation, 138
Armstrong, Robert B., 295
Arson, 85, 89, 208, 228
Assessment Policyholders, 240
Assets Realization Company of Chicago, 100
Assistant Managers' Convention, 170
Associated Fraternities of America, 64, 92, 99, 265, 268
Association of Insurance Societies and Institute of America, 262
Association of Life Insurance Presidents, 194, 272 274, 291, 297, 312, 320
Association of Local Fire Insurance Agents, 276
Atlantic Casualty Company, 81, 93, 357
Atlantic Horse Insurance Company, Providence, R. I., 23
Atlantic Mutual Insurance Company of New York, 315
Atlanta National, Atlanta, 242
Atlantic States Life Insurance Company of Augusta, Ga., 267, 334
Atlas Life, Montgomery, Ala., 121
Atlas Life of St. Louis, 16
Atlas of London, 340
August Fire Losses, 109
Automatic Signal Alarm, 276
Automatic Sprinkler, 110, 276
Automobile Accidents, 11, 83, 109
Automobile Insurance, 61, 78, 89, 177, 181, 261, 297
Automobile Insurance Company of America, 344, 357
Average Clause, 88
Aviation, 21

## B

BADGER Casualty Company of Green Bay, Wis., 269
Badger Protective Association, 269
Baer, Sidney, 114
Balkan National Fire, Bulgaria, 133, 354
Baltimore Board of Fire Underwriters, 340
Ban on Rate Combines in Indiana, 280
Bank Depositors Guaranty Company, Cleveland, 159 188
Bankers Accident, Des Moines, 71
Bankers International Life Assurance Company, Denver, 115
Bankers Life Association of Des Moines, 42
Bankers Life Insurance Company of Lincoln, Neb., 273
Bankers Life of New York, 22
Bankers Reserve Life, Little Rock, Ark., 25, 121
Barry, Commissioner James V., 246, 253, 269, 282, 291 308, 336
Battles vs. Celebrations, 18
Baxter, Chief of Bureau of Fire, Philadelphia, 286, 338
Bay State Mutual Life, Philadelphia, 221
Bay City Underwriters Club, 340
Beedle, Commissioner of Wisconsin, 282
Bell Telephone Company, 286
Beneficial Life Insurance Company, Salt Lake City, 184
Beneficiary Clause in Accident Policies, 295
Berkshire Life, 190
Betts, F. A,. 275
Beverly (Mass.) Savings Bank, 211
Billheimer, John C., 355
Billington, Hutchinson & Co., 277, 282
Bissell, R. M., 14
Blackford, William S., 274
Blackstaff Engineering Company, 267
Blanchard vs. the Prudential, 17
Beakly, J. L., 280
Blue Goose, 31, 54, 101, 146, 164, 177, 179, 180, 196 197, 198, 225, 238
Boal vs. Mutual Life of New York, 91
Board of Casualty and Surety Underwriters, 32, 188 215, 295, 327
Board of Fire Underwriters of Allegheny County, 251
Board of Marine Underwriters of Seattle, 342
Board of Trade Reports of British Life Companies, 1910, 194
Boston Automobile Fire Insurance Rates, 163

Boston Board of Fire Underwriters, 6, 110, 205, 225 237, 251, 261, 262, 286
Boston Bureau of Fire Prevention, 303
Boston Casualty Company, 148, 221
Boston Chamber of Commerce, 163
Boston Fire Losses, 78, 79, 86
Boston Fire Protection, 151
Boston Insurance Company, 143
Boston Insurance Library Association, 178, 276, 286 303
Boston Life Underwriters Association, 182, 241, 291
Boston Mutual Life, 5, 266
Brady, Jasper E., 355
Brandeis, Louis D., 311
British Assurance Act, 43
Brooklyn Adjustment Bureau, 28
Brotherhood of American Yeomen, Des Moines, 125
Brown Book of Life Insurance Economics, 1910-1911, 223, 294
Brussels Exposition Fire Loss, 90
Buckley, Morgan G., 4
Buffalo Casualty Company, 20
Bureau of Consular Information at Washington, D. C., 162
Burglary Insurance Underwriters Association, 3
Burley Tobacco, 180, 264
Button (President) Announces Changes, 281
Byrne Rating Board Bill, 15

## C

CALCULATION of Liability Loss Reserves by Method of Pure Premium Losses, 19
Calgary Fire, Calgary, 164
California National Life, 300, 319
California State Life Insurance Company of Sacramento, Cal., 300, 319
Calumet, The, of Chicago, 101, 307
Campbellton and Richardsville, N. B., Destroyed by Fire, 20, 60
Camden (N. J.) Board of Trade, 277
Camden (N. J.) City Council, 14
Canadian Life Underwriters Association, 49, 93, 125
Canadian Railway Accident, 201
Capital Life and Accident Company of Louisville, 20
Car Accident Increase, 55
Careless Agents, 236
Casualty Company of America, 12, 295
Casualty Insurance Company Stocks, 121, 214, 256
Casualty Underwriters Association of St. Louis, 211
Causes of Disability, 3, 5, 20
Census Report, 229
Central Canada Manufacturers Mutual Toronto, 354
Central Labor Union, 90
Central Life Insurance Company, Des Moines, 125, 292
Central Life Security Funds, 71
Central National Fire, 6
Central States Life, St. Louis, 248, 267, 292
Central Union (Fire) Insurance Company, 62
Central Western Securities Company, 333
Century, 106
Century Club, American National Life, 72
Century Fire of Des Moines, 352
Cherokee Insurance Company of Rome, Ga., 267
Chesapeake Guaranty Company, 82
Chicago Agencies Should Report Premiums, 53
Chicago Agents Protest Against Commission Reduction, 28
Chicago Automobile Agents Association, 237
Chicago Automobile Rates, 143, 177
Chicago Assessors, 6
Chicago Board of Surety Underwriters, 211
Chicago Board of Underwriters, 6, 14, 52, 86, 204, 250 261, 314, 337
Chicago Insurance Brokerage Association, 302, 349
Chicago Building Ordinance, 304
Chicago, Burlington and Quincy Railroad, 270
Chicago Fire Insurance Club, 237
Chicago Fire Service, 111
Chicago Life Insurance Business, 317
Chicago Life Litigation, 148
Chicago Life Underwriters Association, 164, 220, 221 241, 272, 298, 317
Chief Croker of the New York Fire Department, 22 26, 285
Childs, Arthur E., 23, 318
Cholera in Italy, 190
Cholera in Russia, 121
Cincinnati Life Underwriters, 355
Cincinnati Mutual Fire, Cincinnati, Ohio, 228
Citizens Fire Association, Seattle, Wash., 160
Citizens Fire of Clarksville, Ark., 180, 198
Citizens Life Insurance Company of America, Reading, Pa., 97, 192
Citizens Mutual Fire Insurance Company, 288, 305
Citizens National Life, Louisville, 4, 25, 42, 49, 72 97, 98, 115, 210, 293, 301, 334, 356
Citizens National Life of Wheeling, W. Va., 193
Citizens of St. Louis (Fire), 286
Citizens Permanent Relief Committee of Philadelphia, 349
Citizens Trust and Guaranty Company, Parkersburg, W. Va., 58
City Trust, Safe Deposit and Surety Company, 71
Claim Agents Association, 221
Clapp, E. E., & Co., 90, 168
Clark, Attorney-General of South Dakota, 280
Cleveland Association of Life Underwriters, 4
Cleveland City Council, 263
Cleveland Fire Insurance Exchange, 288
Cleveland Inspection Bureau, 147
Cleveland Life Insurance Company Agents' Convention, 98
Cleveland Surety Club, 174
Clifton Heights Fire Protection Association, Philadelphia, 207, 251
Collusion Between Companies and Adjusters, 177
Colonial Assurance of Winnipeg, 287
Colorado Insurance Report, 316
Colonial Life, 5, 100, 169, 170, 195, 224, 275, 301,
Columbia Casualty Company, Lexington, Ky., 188, 234
Columbia Fire of Athens, 55
Columbia Life and Trust of Portland, Ore., 24, 42
Columbian National Life Insurance Company of Boston, 293
Columbus Casualty Company, 39, 94, 214, 220, 328
Columbus Insurance Agency Company, 288
Combined Classification, 181
Commercial Casualty Company, 344
Commercial Failures, 20
Commercial Fire, 227, 288
Commercial Life, Chicago, 247
Commercial Life Insurance and Casualty Company of Savannah, Ga., 4
Commercial Life Men Meet, 192
Commercial Life of Indiana, 149, 192
Commercial Travelers Mutual Accident Association of America, Utica, N. Y., 328
Commercial Union of London, 180, 218
Commission Reductions in the West, 15
Commissioner Hardison of Massachusetts on Casualty Insurance, 107
Commonwealth Bonding and Casualty Company, 328 358
Commonwealth Fire of Dallas, Tex., 261
Commonwealth Life, Louisville, 25
Commonwealth Life of Nebraska, 3
Committee of Five, 32
Commutation Columns for Total and Permanent Disability Benefits, 356
Compania Nacional de Seguros de Cuba, 43
Company Barometer (Fire Chart), 290
Companies Organizing or Entering United States (Fire), 231
Competition for Low Net Cost, 19
Composite Rating Bill in Texas House, 80
Comptroller Murray Issues Ruling, 166
Concordia Fire of Milwaukee, 199
"Confidential" Circulars, 177
Conflagration Bugaboo, The, 346
Connecticut General Life of Hartford, 5, 270
Connecticut Mutual Life, 4
Connecticut State Association of Local Fire Insurance Agents, 287
Consequential Loss Assessment, 289
Conservation of Utilized Resources from Destruction by Fire, 138
Conservation of Industrial Efficiencies, The, 3
Conservative Life, Wheeling, W. Va., 3
Conservative Life Insurance Company, South Bend, Ind., 125, 184, 293
"Consistency, Thou Art a Jewel!" 269
Consolidated Casualty Company, Wheeling, W. Va., 20, 38, 82, 125
Consolidated Fire and Marine, 53
Consolidated Life Securities Company, 64
Continental and Fidelity-Phenix, 31, 124
Continental Assurance, St. Louis, 15
Continental Casualty Company, 191, 256, 108
Continental Fire, New York, 14, 61, 110, 113, 181, 290
Continental Life, Detroit, 184
Continental-Phenix-Fidelity (Fire), 27
Contingent Commissions, 80, 189
Conventions, 67
Co-operative Insurance Underwriters, New Mexico, 180
Corn Belt Life, Danville, Ill., 23
Cosmopolitan Life, Atlanta, Ga., 49, 223
Cosmopolitan Securities Company, 8
Cotton Committee's Report, 37
Cotton States Fire, 264
Credit Mens Association of Kansas City, 288, 302
Crew-Levick Company Loss, 295
Crooked Work, 162, 177, 196, 225, 227
Crown Prince, 237
Cyrus Brewer & Co. Fire Insurance Agency, 251

## D

DATING Back Policies," 332
Dean Schedule, 306, 353
Defects of Fire Insurance and the Remedy, 16
Deferred Dividend Policyholders, 95
Delaware County Firemens Association, 178
Des Moines Accident Insurance Company, 296
Des Moines Fire, 207, 208, 229
Detroit Conference and Annual Convention, 43, 55, 67 269, 308, 326
Detroit Fire and Marine, 31, 281
Detroit Life Insurance Company, 293, 355
Diamond Waist Company Fire, 100
Dickenson vs. Casualty Company of America, 12, 256
Dilemma of Fraternal Orders, 116, 336
Director of Public Service Lea of Cleveland, 263
Directors Take Charge of American Liability, 269
Distributing Its Investments, 325
Distribution of Fire Insurance by States, 9
District of Columbia Superintendent of Insurance, 102
Divisional Assessment Insurance in the South, 72
Dixie Casualty and Surety of Jackson, Tenn., 140, 188, 357
Dixie Fire, 337
Do Industrial Policies Need Higher Reserves? 330
Done, Insurance Commissioner of Utah, 210, 317
Drake, Thomas E., 281
Drouth and Cotton Fires in Oklahoma, 263
Dudley, John L., Jr., Company, 6, 105, 317
Dutchess Fire of Poughkeepsie, 14, 27, 52, 62, 287, 304

## E

EAGLE Fire, 27
East Tennessee Indemnity Company, Knoxville, Tenn., 94
Eastern Canada Manufacturers Mutual Fire of Montreal, 354
Eastern Union, 162, 252, 286, 298, 304, 314, 330, 339 358
Eben vs. Equitable, 98
Edgerton, H. O., 165
Educational Institutions at which Insurance Lectures Are Given, 335
Eldridge, Chas. E. (Inspection Office), 284
Electric Protection Company of New York, 277, 287
Elevators, Care and Operating, 20
Elimination of "Frills" in Accident Insurance Policies, The, 106
El Paso Life of El Paso, Tex., 320
Eminent Household of Columbian Woodmen, 223, 267 336
Empire Accident Corporation, Lowell, 122
Empire Casualty of West Virginia, 256
Empire City Fire, 140, 351
Empire Life of Beaumont, Tex., 274
Empire of Toronto, 301
Empire State Surety, 32, 58, 68, 82, 121, 296, 357
Employers Liability Law, 2
Employers Liability, London, 23, 97, 317
English Compensation Measures, 107
Ennen, W. G., 319
Enterprise Casualty of Philadelphia, 10, 15, 20, 97 139, 182, 191, 295, 327, 358
Equitable Bank Depositors Guarantee Company, Columbus, 217, 269
Equitable Casualty Company of Atlanta, 44, 82, 159 256, 309
Equitable Life Assurance Society, 291, 301, 317, 318 334, 356
Equitable Life of San Antonio, 10, 99, 115, 149, 320
Europa Reinsurance of Berlin (Fire), 200
Evans, H. C., 301
Evans, Henry, on Contingent Commissions, 80
Ewens, W. R. F., 26
Examination of Insurance Companies, 336
Exchange, The, 261, 313, 348, 349
Exchange Query Sheet, 85, 250
Express Drivers' Strike, 245
Expense Reduction Committee, 207
Expense Reduction Meeting in Chicago, 36
Expensive Request of Legislative Committee, 252

## F

FARGO Bond and Trust Company, Fargo, N. D., 269
Farmers and Bankers Life of Wichita, Kan., 333
Farmers Fire Insurance Company, 133
Farnsworth Insurance Company of Cleveland, 352
Federal Casualty Company of Detroit, 282
Federal Courts, 176
Federal Insurance Department, 106
Federal Life Insurance Company, 25, 211, 266, 274 333
Fidelity and Casualty, 3, 191, 325
Fidelity and Deposit Company of Maryland, 68, 165 174, 267, 282, 308, 327
Fidelity Mortgage Bond Company of Birmingham, Ala., 344
Fidelity Mutual, 32, 71, 115, 165, 273, 332
Fidelity-Phenix Fire of New York, 104, 348
Fidelity Securities Company of Los Angeles, 282, 308
Fidelity Trust Company of Louisville, 98, 218, 234
Fidelity Underwriters, 275
Fire Badges, 85
Fire Commission, 276
Fire Companies, Concerning New Demands On, 250 259, 260
Fire Day in Nebraska, 240
Fire Insurance Classification, 291
Fire Insurance Club of Chicago, 196, 285, 337, 340
Fire Insurance Commission, 106
Fire Insurance Failures of Forty Years, 255
"Fire Insurance Gouge," 100
Fire Insurance Law Chart, 139, 198, 255
Fire Insurance Laws, Taxes and Fees, 147, 164, 181
Fire Insurance Obstacle, A, 284
Fire Insurance Premiums in Brooklyn, 111
Fire Insurance Premiums in New York City, 87
Fire Insurance Society of Newark, 339
Fire Insurance Society of Philadelphia, 163, 338
Fire Law in South Dakota, 260
Fire Losses, 250, 251, 262
Fire Losses in Texas, 316, 353
Fire Loss in United States and Canada, 13, 246, 330
Firemans Fund, 264
Firemens Pension Fund Law, 316
Fire Prevention and Inspection Bureau of St. Joseph, Mo., 36
Fire Prevention Day, 31
Fire Rates Reduced in New York City, 339
Fire-Resisting Constructions, 271
Fire Securities Company, 303
Fire Underwriters Association, 7, 10, 16, 81, 101, 133 204
Fire Underwriters Association of the Northwest, 52 145, 179, 180, 196, 197, 264, 285
Fire Underwriters Association of the Pacific, 354
Fire Underwriters Association of San Diego, Cal., 106
Fire Underwriters Union, 176
Fire Underwriting Profits and Losses in the Last Decade, 329, 346
Fireworks Manufacturers, 287
First National Life Assurance Society of Tacoma, Wash., 212
First National Life of Baltimore, Md., 354
Fitchburg Mutual Fire of Fitchburg, Mass., 208
Florida Life of Jacksonville, 293, 320
Forest Fires, 13, 33, 55, 70, 83, 88, 203, 207, 210, 253
Forty Years of Progress, 81
Foster, President, 273
Four States Life of Texarkana, 72, 334
France, Fires in, 203
Franklin Fire, 338
Franklin Life of Illinois, 16, 47, 97, 147, 210, 213, 242 293, 319

Fraternal Federation of North America of Salt Lake City, 268
Fraternal Freeze Out Game, The, 59, 91, 108, 115
Fraternal Insurance, 1, 17, 59, 116, 283
Fraternal Mystic Circle, 184
Fraternal Societies, 268
Fraternal Tribunes, 49
Fraternals in Pennsylvania, 115
Free Conference Committee, 112
Freeholders Fire of Topeka, 164
Frelinghuysen, J. S., 13
Frills, 201
Funeral Trust, 149

## G

GAIN and Loss Exhibit for 1910, 72
Gans Salvage Company, 100
Gardner, Harry B., 4, 8, 41, 62
Ganse, Franklin W., 273, 331
General Adjustment Bureau (Fire), 61, 143, 236, 351
General Bonding and Casualty Insurance Company of Dallas, Tex., 344
General Counsel of Louisville, The, 288
General Fire of Paris, 146, 163, 164, 198, 253, 302 304
Georgia Fire, 204, 306
Georgia Legislation, 15, 63
Georgia Life, 274
German-American Fire of New York, 6, 104, 289
German-American Life, Denver, 42, 49, 332
German-American Life, Omaha, 91, 266
German-American of Pittsburg (Fire), 262
German Commercial Accident Company of Philadelphia, 121, 218, 309
German Mutual Benefit Association, 90
German Mutual Life of Chicago, 274
German National Life Insurance Company, 42, 90, 98
Germania Life Insurance Company, 18
Germania Registry Company, 256
Giants of the Fire Insurance Business, 103
Gimbel Insurance, 100, 177
Girard Fire and Marine, 143
Globe (Cal.) Fire Underwriters Association, 342
Globe Fraternal Accident Association, Minneapolis, 217
Globe Surety Company, Kansas City, Mo., 58
Godward, Geo. E., 299
Gold, P. D., 333
Goldschmitt vs. Mutual Life, 272
Goruch vs. Brookins et al., 97
Grand Central Station Gas Explosion, 344
Grand Court of the United States Order of the Golden Sceptre, Camden, N. J., 71
Grand Fraternity of Philadelphia, 23
Grand Republic Fire, 12
Granite State Fire, 306, 317
Grant Club, Des Moines, 212
Graphic Arts Mutualof Philadelphia, 302
Gray-Mandeville Company, 357
Great Central Life, Kansas City, Mo., 242
Great Northern, Alberta, 301
Great Northern Life, Grand Forks, N. D., 192
Great Northern Life of Toledo, Ohio, 292, 319
Great Pacific Securities Company, 333
Great Republic Life, 333
Great Southern Accident and Fidelity Company, 44
Great Southern Life Insurance Company, Houston, Tex., 222, 334
Great West Life, 223, 268
Great Western Fire and Marine Insurance Company at Minneapolis, 253
Great Western Life, Kansas City, 91, 165
Great Western Sales and Organization Company, 253
Greenwich of New York (Fire), 36, 145
Gregory, W. H., 320
Gresham Fire and Accident Insurance Society, Ltd., London, 291
Griffin vs. Federal Life of Chicago, 49
Griffith vs. Provident Savings, 41
Guarantee Company of North America, 20, 232
Guarantee Mutual, Davenport, 125, 293
Guarantee Surety and Casualty Company of Kansas City, 122, 256
Guaranteed Annual Dividend Policies, 274
Guaranty Life, Davenport, 125
Guaranty Mutual Fire Insurance Company of Allentown, 303
Guardian Casualty and Guaranty Company, Salt Lake City, 217
Guardian (Fire) of Pittsburg, 100
Guardian Life of Madison, Wis., 70, 71
Guardian Life, Seattle, 212
Guilford Insurance and Realty Company, 340
Gypsum as a Fireproof Material, 290

## H

HANOVER Finance Company, 213
Hardison, Commissioner, 114, 298
Hardy, Ralph Price, 307
Harrington, Emerson C., 281, 289
Hart, W. H., 337
Hartford Fire, Connecticut, 104, 281, 301, 304
Hartford Life, 272
Hartigan, John A., 280, 288, 291, 293
Harvey, Mrs. Augustus F., 275
Hawkeye (Fire) of Des Moines, 207, 208, 229, 288
Haynes, E. J., Jr., President of Newark Fire, 339
Helvetia Swiss of St. Gall, Switzerland, 291, 307
Henry, Insurance Commissioner of Mississippi, 264 293
Hess, Henry E., 250, 252, 279, 337
High Altitude Accident Insurance, 201
Holland-American Mutual (Fire), 85
Holman, Charles J., 195
Holyoke Business Mens Association, 143
Home Casualty Company, 82
Home Casualty of Omaha, 121, 174, 296
Home Defenders of America, Brazil, Ind., 249
Home Fire of Wheeling, W. Va., 133, 164, 338
Home of New York (Fire), 55, 100, 102, 198, 317
Home Life of Oklahoma, 17, 356
Home Life of New York, 344
Hooper, William De Mattos, 282
Hope Mutual Fire of Providence, 262
Host, Zeno M., 148
Hotchkiss, Wm. H., 110, 114, 141
Howell, N. Y., Fire at, 252
Huff, Perez F., 165
Humboldt Fire of Pittsburg, 296, 351
Hunter, Robert G., 272
Hunting Dangerous, 297
Hyde, James Hazen, 124

## I

IDAHO State Life, Boise, Idaho 267
Ideal Benefit, 44
Illinois Association of Local Fire Insurance Agents, 132, 261
Illinois Central Railroad, 180
Illinois Coal Operators Mutual Liability Company, 344
Illinois Field Club, 6, 8
Illinois Fire Commission, 35, 52, 132, 280, 287, 302 316
Illinois Fraternal Probe, 25
Illinois Grand Lodge, Ancient Order of United Workmen, 148
Illinois Liability Commission, 97
Illinois Life Insurance Company, 17, 96, 211, 272, 331
Illinois Litigation, 6, 17
Illinois Parole Board Law, 6
Illinois State Fire Report, 100, 102
Illinois Workmen's Compensation Commission, 148
Illustrations—
Ætna Insurance Company, Hartford, Conn., 102
Continental Insurance Company, New York, 101
German-American Insurance Co., New York, 102
Home Insurance Company, New York, 102
Insurance Company of North America, Philadelphia, 102
Liverpool and London and Globe Insurance Company, Liverpool, 102
Royal Insurance Company, Ltd., Liverpool, 102
Springfield Fire and Marine Insurance Company, Springfield, Mass., 102
Torrey, Morris W., 210
Underwriters' Building, The, 229
Imperial Assurance Company, 94
Important British Insurance Publications, 184
Inadequate Water Supplies, 305
Incendiarism and Arson, 22, 101, 102
Income Guarantee Corporation, 214
Income Protective Accident Association of Iowa, 269 344
Indemnity Exchange of Chicago, 52
Indemnity Life and Accident Company, 17
Independent Insurance Company of Philadelphia, 101
Independent Surety Company, New York, 20
Indiana Anti-Trust Litigation, 146, 163, 179
Indiana Employers Accident and Casualty Co., 256
Indiana Fire Insurance Anti-Compact, 179
Indiana Industrial Insurance Company, 292, 336
Indiana Insurance Company, 248
Indiana Millers Mutual Fire, 351
Indiana National Life, 49
Indiana State Fire Prevention Association, 52
Indiana Underwriters Association, 184
Indianapolis Business Men to Co-operate, 263
Indianapolis Commercial Association Wants Commissions, 279
Industrial Life Insurance Company, Terre Haute, Ind., 249, 275
Inferior Hose, 109
Ingham, Geo. W., 281, 289
Insular Life Insurance Company, 275
Insurance and Real Estate Accounts, 38
Insurance Brokers Exchange of San Francisco, 342
Insurance Commissioners Meet, 328
Insurance Company of North America, Philadelphia, 105, 225
Insurance Courses, 97, 101
Insurance Department of Pennsylvania, 271
Insurance Institute of America, 262, 284, 290
Insurance Investment Company of Pennsylvania, 86
Insurance Library Bulletin, The, 133
Insurance Rates on Automobiles, 254
Insurance Rates in Montgomery, 264
Insurance Science and Economics, 294
Insurance Society of New York, 227, 279
Insurance Survey Bureau, Chicago, Ill., 198
Insurance That Does Not Insure, 109
Insurance Underwriters Company, 239
Insurance Year Book, 1910-1911, 49, 63, 113, 149, 169
Inter-Insurance Associations in Mississippi, 30
Inter-Insurance Association of Illinois, 351
Inter-Insurers General Agency, 106
Inter-Insurance in New Jersey, 261
Inter-Mountain Life, Salt Lake City, 149, 319
Internal Revenue Department, 264
International Association of Accident Underwriters, 68, 93, 106, 155, 161, 170, 175
International Association of Fire Chiefs, 105
International Association of Fire Engineers, 81, 95
International Casualty, 10, 256
International Claim Association, 123, 140
International Convention of Commercial Travelers, 19
International Fire of Fort Worth, Tex., 101
International Fire, St. Louis, 15
International Insurance Encyclopædia, 9
International Life Insurance Company of St. Louis, 17, 212, 300, 319
Inter-Southern Life Insurance Company, 91
Inter-Southern States of Louisville, 149
Inter-State Association of Medical Examiners, 213
Inter-State Business Mens Accident Association of Des Moines, 309
Inter-State Casualty Company, Birmingham, Ala., 58
Inter-State Life and Accident of Chattanooga, 32
Investigating Commissions of Workmen's Compensation and Employers' Liability Insurance, 269
Investigating Committee of New York, 7, 301, 313
Iowa Adjustment Company, 102
Iowa Department Asked to Investigate Fraternal 356
Iowa Fire Protection Association, 29, 89, 208, 228, 238
Iowa Hotel Inspection Law, 8
Iowa Insurance Department, 288, 305
Iowa Legislation, 89, 280, 351, 358
Iowa Life Underwriters Association, 292
Iowa State Traveling Mens Association, 292
Irwin, Charles E., 38, 94
Is Industrial Life Insurance a Necessity? 194

## J

JACKSON, Attorney-General, 264
James, Fred S., & Co., 261
Jefferson Fire, 314, 339
Jersey City Fire, 86
John Hancock Mutual, 114, 194, 266
Johnson, William C., 292, 332
Joint Committee on Reduction of Expenses, 29
Joint Conference Committee, 239
Joint Rulings on Accident and Health Policies, 187 189
Journal of the Institute of Actuaries, 19, 213
Joyce, Wm. B., 114

## K

KALENDAR of the Insurance Society of New York, 195
Kankakee (Ill.) Board of Underwriters (Fire), 340
Kansas City Life Insurance Company, 18, 71, 192
Kansas Farm Rates Reduced, 7
Kansas Fire Insurance Inspection Office, 60
Kansas Litigation, 45, 90, 112, 263
Kansas Rating Laws, 161, 305
Kansas Violations, 88
Keelor, Dr. R. S., 358
Kelly & Fuller, 276
Kelsey, H. N., 302
Kentucky Association of Surety Underwriters, 358
Kentucky Board Meeting, 288
Kentucky Board of Fire Underwriters, 30, 102, 112 238
Kentucky Bureau, 229, 253
Kentucky Court of Appeals, 267, 289
Kentucky Fire Prevention Association, 137, 180, 228 229, 340
Kentucky Inspection Bureau, 30, 54, 61, 89, 112, 209 228, 264
Kentucky Litigation, 112, 121, 222
Kentucky Losses, 89
Kentucky Report, 9
Keystone Guard of Athens, Pa., 299
Kight Abstract and Audit Company, 4, 192, 298
Kingsbury, Frederick H., 9, 32
Kingsley, Darwin P., 182, 272
Klee, Rogers & Co., 163
Knights of Maccabees, 23
Knights of Pythias, 26, 223, 275, 318, 325
Knoll & Turgeon Agency, The, 327

## L

LABOR Interests in Oregon, 269
Labor League, Massachusetts, 50
Ladies of the Maccabees of the World, 43, 249, 275 301, 325
Laidlaw, W. A., 264, 288
Lake Marine Business, 276
Lake States Forest Fire Conference, 314
Lamb-Fish Lumber Company, 281
Lapses, Death Losses and Membership in Assessment Societies, 45
La Salle Life, Chicago, 47, 98, 147, 293
Lasater, Insurance Commissioner, 274
Latin-American Life and Casualty Insurance Company, Lafayette, La., 184, 309
Law, Car and General Deal, 290
Legislative Graft Investigation, 15, 83, 95, 124, 132 133, 161, 162, 219, 246, 275, 284, 286, 303, 338
Lewis, T. Howard, 301
Liability Insurance Association, 139, 201, 220, 232, 295
Liability Insurance Cancellation Tables, 200, 214
Liability Loss Reserves, 233, 343
Liability Underwriters Busy, 57
Liberty Mutual (Fire), Philadelphia, 238, 286, 303, 338
Life Agents' Application and Policy Register, 43, 51 67, 94, 122, 257
Life and Casualty Insurance Company of Nashville, Tenn., 223
Life Insurance Aggregates, 91
Life Insurance Problems Confronting Fraternal Benefit Societies, 356
Life Insurance Clauses, 91
Life Insurance Company of Virginia, 5, 51, 301, 336
Life Insurance Company Stocks, 249
Life Insurance Corporations Not Soulless, 192
Life Insurance in Hawaii for 1909, 249
Life Insurance in Porto Rico for 1909, 249
Life Insurance Not Gambling, 235, 275
Life Underwriters Association of New York, 220, 273 298
Life Underwriters Association of Oklahoma, 267, 319
Lincoln Mutual, Philadelphia (Fire), 238, 286, 338
Lincoln National Life, Fort Wayne, Ind., 64, 91, 247
Lindback, A., Fire Marshal for Manitoba, 307
Lion Bonding and Surety Company, 23
List of American Old Line Life Companies, 166

Littlejohn, W. J., 102
Live Articles on Special Hazards, 114
Liverpool and London and Globe Insurance Company, Liverpool, 105, 133, 201, 317
Lloyds, 51, 69, 77, 79, 204, 285, 306
Lloyds in Illinois, 315
Lloyd's Calendar, 341, 348
Lloyd's Automobile Insurance, 302, 337
Lloyd's Policy Forms, 254
Lloyd vs. Piver, 64
Loebs Insurance Agency Company, 36
London and Lancashire Guarantee and Accident of Toronto, 159
London Guarantee and Accident, Ohio, 182, 344
London Lloyds, 13, 26, 45, 52, 61, 70, 77, 85, 90, 110 162, 177, 196, 204, 210, 244, 250, 261, 297, 302 317, 342
Lone Star Life of Dallas 91, 125, 248
Los Angeles Association of Life Underwriters, 4
Los Angeles Board of Fire Underwriters, 291
Los Angeles City Council, 114
Los Angeles Fire of Los Angeles, 16, 81
Louisiana Fire Protection Bureau, 167
Louisiana Inspections and Rating, 146
Louisiana Legislation, 15, 32, 67, 149
Louisiana National Life Assurance Society, 334
Louisiana State Insurance Rating Commission, 112, 138
Louisville Adopts Analytic System of Rating, 285
Louisville Automobile Rates, 180
Louisville Board of Fire Underwriters, 306
Louisville Board of Plate Glass Underwriters, 267
Loyal Protective Insurance Company, 32, 269
Lumber Company, New York, 285
Lumber Losses, 276
Lumber Losses Heavy, 54
Lumber Mutual of Boston, 15
Lumbermans National Casualty and Life Insurance Company, Oregon, 108, 201
Lunch Club of Equitable, 183
L'Union St. Jean Baptiste d'Amerique, Woonsocket, R. I., 186, 249, 268, 275

## M

McCABE & Hengle, 5
McCary, Howell & Co., 148, 246
McChord, C. C., 344
McCulloch, Commissioner, 115, 271
McMullen, Frank E., 114
McNamara, Thomas, 149
McNear & Wilbur, 301
Macon, Ga., Automobile Insurance Company, 181
Macon Board of Fire Underwriters, 146
Madison Life Underwriters Association, 319
Maine Insurance Company of Portland, 328
Majestic Life Assurance Company, 192, 270
Manhattan Funding Company, 211
Manhattan Life Insurance Company, 211
Marine and Inland Insurance in United States in 1909, 290
Marine of London, 279
Marquette Life, Springfield, Ill., 247
Maryland Casualty Company, 32, 58, 67, 108, 191, 212 328
Maryland Life Insurance Company, 296
Maryland Motor Car Insurance Company of Baltimore, 295
Massachusetts Accident Company, 148, 244, 296, 309
Massachusetts Association of Local (Fire) Insurance Agents, 35, 163, 178, 282, 227
Massachusetts Bonding and Insurance Company, 17 90, 190
Massachusetts Commission on Compensation for Industrial Accidents, 164, 182, 256
Massachusetts Decisions, 90
Massachusetts Fire and Marine Insurance Company, 6, 133, 237, 262, 286, 337
Massachusetts Insurance Department, 261, 266
Massachusetts Legislation, 97, 244
Massachusetts Mutual Fire Insurance Union, 143
Massachusetts Report on Casualty Insurance, 107
Massachusetts Standard Policy Form, 252
Massachusetts State Report on Life Insurance, 97
Memphis Life Underwriters Association, 114
Mercantile Mutual Fire Insurance Company of Philadelphia, 303
Merchants and Manufacturers Fire Insurance Company of Cincinnati, 263
Merchants and Planters Fire of Tulsa, Okla., 288
Merchants Association of Indianapolis, 229
Merchants Association of New York, 284
Merchants Association of New York Requests Investigation, 286
Merchants Fire Insurance Company, Baltimore, 303
Merchants Life of Iowa, 125
Merchants Union Trust Company, 338
Mergenthaler Linotype Company, 340
Merrill, W. H., 313, 342
Messenger, H. J., 114
Metropolitan Life, 5, 51, 164, 170, 195, 224, 291, 395
Metropolitan Steamship Company, 27, 77
Mexican Government Fidelity Business, 10
Michigan Association of Local Fire Insurance Agents, 86, 112, 180
Michigan Commercial of Lansing (Fire), 180, 316
Michigan Millers (Fire) of Lansing, 26, 302
Michigan Mutual Life, 165
Michigan Report, 8
Michigan State Life Insurance Company, 115, 292
Mid-Continent Life, Oklahoma, 124, 248, 274, 300, 320
Midland Casualty Company, Chicago, 344
Midland Life, St. Paul, 292
Midland Mutual Life, Columbus, 25
Milwaukee Board of Fire Underwriters, 229, 339
Milwaukee Mechanics (Fire), 178
Minneapolis Underwriters Association, 229
Minnesota Casualty Company, 344
Minnesota Glass Exchange, 306
Minnesota Legislature, 137
Minnesota Mutual Life, 17
Minnesota State Fire Prevention Association, 316
Miscellaneous Insurance in Maryland, 121
Mississippi Insurance Union, 268
Mississippi Life Underwriters Association at Jackson, 267
Mississippi Valley Life of Little Rock, Ark., 165
Missouri Fidelity and Casualty Company of Springfield, Mo., 122, 139, 269, 327
Missouri Fire Prevention Association, 146
Missouri Insurance Department, 268
Missouri Legislation, 17, 70, 280
Missouri Litigation, 88
Missouri State Life, 64, 70, 114
Modern Life of South Bend, Ind., 355
Modern Samaritans, 223
Modern Woodmen of America, 23, 45, 186, 190, 318 325, 331
Molders Life Insurance Association, Ohio, 248
Monarch Fire Organizing, 287
Monongahela of Pittsburg, 328
Montana Life Insurance Company, 184
Montgomery City Council, Chimney and Flue Warranty Ordinance, 289
Montgomery Clearing House, 264
Montgomery License Tax Law, 316
Moral Hazard, 278
Moriarity, P. J., 14, 15, 102
Morris vs. Travelers, 124
Morse, Hon. Wm. A., 64
Morton, Paul, 272
Mott, Frederick C., 9
Movement to Improve Agency Appointments, 240
Muck Raking, 100
Munich Reinsurance, 102, 306
Municipal Improvements of New England Cities, 271
Mutual Companies' Donations, 219
Mutual Indemnity Company, Philadelphia, 218
Mutual Life Limits New Business, 247
Mutual Life of New York, 71, 246, 266, 273, 292, 303
Mutual Reserve Life, New York, 3, 63, 190, 247

## N

NASHVILLE Board, 306
National Accident Society of New York, 256
National and Ben Franklin, 86
National Association of Building Managers, 305
National Association of Life Underwriters, 115, 123 126, 131, 293
National Association of Local Fire Insurance Agents, 17, 61, 78, 113, 114, 134, 137, 143, 147, 164, 306
National Association of Manufacturers' Commission, 32
National Association of Mutual Insurance Companies, 180
National Assurance Company of Delaware, 86, 209
National Bank Audit Company, Washington, 20
National Board of Fire Underwriters, 5, 15, 111, 176 204, 338, 340
National Brotherhood of Operative Potters, 17
National Casualty Insurance Company of Detroit, 217 282
National Civic Federation, 218, 357
National Conservation Congress, 141
National Convention of Insurance Commissioners, 1, 23 67, 166, 175, 185, 186, 335, 343
National Exchange Fire Insurance Company of Waco, Tex., 198
National Dental Insurance Company of Tacoma, Wash., 328
National Electric Light Association, 354
National Fidelity and Casualty Company of Omaha, 296
National Fire Insurance Agency, 279
National Fire Insurance Company of Paris, 252, 276
National Fire of Delaware, 204
National Fire of Hartford, 339
National Fire Protection Association, 341, 342
National Fraternal Congress, 1, 18, 64, 76, 91, 114 265, 268
National Health and Accident Insurance Company of Easton, Pa., 217
National Highway Protective Association, 109
National Insurance Company, 213, 274, 320
National Life and Trust, Iowa, 221
National Life Association of Southern Missouri, 49
National Life Insurance Company of Cuba, Havana, 67
National Life of Butte, Mont, 4, 319, 333
National Life of Dallas, Tex., 17, 248
National Life of San Diego, Cal., 10, 115, 125, 300
National Life of U. S. of A., 39, 211, 246
National Live Stock of Indianapolis, 9, 58, 212
National Mutual Fire Insurance Company, Dover, Del., 62
National Mutual Union, 328
National Protective Association of Williamsport, 299
National Protective Legion, Waverly, N. Y., 184
National Security Life of Kansas City, Mo., 300, 319
National Surety Company, 188, 269, 309, 344
Nation's Health, The, 132
Nebraska State Rating Law, 269
Nebraska "Surety Rating Law," 309
Needham, P. J., 248, 274
Nettleship, Geo. M., 242
Newark Disaster, The, 284
Newark Fire Insurance Exchange, 304
New Amsterdam Casualty Company, 296
New Amsterdam Fire, 140, 351
New Demands of Fire Companies, 250
New England Casualty, 114, 165, 221
New England Fire of Providence, 102
New England Mutual Life of Boston, 190, 273
New Era Accident, Wisconsin, 146
New Fire Alarm System for Manhattan, New York, 206, 251
New Fire Underwriters Association, 5
New Jersey Fire, Newark, 108, 226, 287
New Jersey Litigation, 94
New Jersey Plate Glass Insurance, 20, 256
New Jersey Rebate Evil, 177, 276, 302, 313
New Jersey State Association of Local Fire Insurance Agents Revived, 279
New Mexico Insurance Department, 317
Newport News Case Goes to the Jury, 280
New Sprinklered Risk Schedule, 88
New Workmen's Compensation Law, The, 108
New World Life, Spokane, Wash., 248, 333
New York Board of Fire Underwriters, 26, 35, 61, 85 143, 162, 225, 275, 348
New York Board of Fire Underwriters vs. Higgins & Cox, 61
New York Casualty and Surety Social Club, 344
New York Conflagration, 178
New York Credit Men's Association, 314
New York Employers Liability and Compensation Laws for 1910, 192
New York Fire Department, Deduction, 162
New York Fire Insurance Companies' Stocks, 7, 14, 28 36, 53, 61, 79, 86, 111, 133, 144, 178, 206, 238 262, 279, 290, 304, 315, 351
New York Fire Insurance Exchange, 330, 336, 339, 345
New York Insurance Department, 246, 291
New York Insurance Law, 1910, 67, 210
New York Insurance Report, 98
New York Investigating Committee, 163
New York Legislation, 2, 6, 12, 26, 53, 69, 85, 94, 96 252
New York Legislative Investigation Committee, 15, 60 83, 95, 124, 133, 161, 176, 204, 279, 311, 314, 329 348, 350
New York Life Insurance Company, 3, 16, 22, 50, 70 114, 147, 192, 220, 248, 272, 299, 355
New York Plate Glass Insurance, 58
New York Safety Reserve Fund, Syracuse, 61, 232, 306
New York Standard Policy, 313
New York Stock Exchange, 2
Niagara Fire, New York, 14, 316
Nordische Insurance Company of Moscow, 35
Norris Liability Law, 18
North British and Mercantile (Fire), 101, 138, 236 261, 337
North British and Mercantile, New Arrangements of, 138
North Dakota Fire Protection Association, 353
North Dakota Local Fire Insurance Agents Association, 112
Northern Accident, 295
Northern Forest Protective Association, 264
North German of Hamburg, 31
Northern Indiana Life Underwriters Association, 4
Northern Life, Seattle, Wash., 115, 184, 270
Northern Life of Rock Island, Ill., 333
Northern of Moscow Enters the United States, 281
North Side Chamber of Commerce, 54
Northwest (The) of Alberta, 301
Northwestern Association, Fire, 197
Northwestern Casualty Company, Milwaukee, 94
Northwestern Live Stock Insurance Company of Des Moines, 212
Northwestern Mutual Fire Association of Seattle, 210
Northwestern Mutual Life, 38, 40, 211, 272
Northwestern National Life, 90
Northwestern Traveling Mens Association, Chicago, 249
Northwestern Underwriting Agency, Seattle, 146
Nueske, B. R., 72

## O

OBITUARY—
Adams, Alexander C., 286
Adams, C. H., 291
Agnew, Edward, 242
Banta, Theodore M., 147
Bennett, William C., 197, 205
Bergstresser, J. C., 155
Bissel, Hiram, 179
Blackford, W. H., 212
Briggs, Arthur R., 222
Bross, Dr. William Robert, 273
Case, Ira L., 339
Coffey, Joseph, Jr., 340
Cole, Oliver H., 181
Coleman, Eugene, 180
Cowles, C. S., 296
Crandall, W. H., 307
Crouse, Commissioner of Maryland, 255, 281
Davis, William T., 239
Drake, Thomas E., 37
Driggs, Marshall S., 144, 162, 176
Field, George P., 77
Foster, J. Montgomery, 222, 227
Foster, Thomas C., 338
Galbraith, Charles D., 296
Gaskill, Maurice O., 286
Hanhart, William, 318
Hathaway, C. H., 8
Henry, John J., 262
Holloway, Geo. A., 349
Holt, Gustavus C., 52
Hyde, Calvin R., 94
Johnson, Charles, 209
Lawlor, W. V., 307
Lawton, Lewis C., 132
McConkey, E. K., 101
McGervey, Charles A., 182, 222
McNall, Webb, 15
Martin, John J., 10
Montgomery, H. R., 132
Morris, John H., 358
Negley, Daniel C., 197
Neuberger, J. M., 145
Nichols, Walter, 61
Page, Charles A., 291
Parks, B. R., 264
Pearson, C. C., 281
Penguet, Captain Ernest, 8

Richards, James C., 291
Robinson, Francis E., 179
Ross, James Harold, 132
Seward, George Frederick, 294, 327
Sill, Henry S., 227
Small, Alexander H., 181
Sprague, Samuel, 316
Squires, Geo. B., 200
Stimmel, Joseph A., 319
Stone, Will A., 15
Van Antwerp, D. L., 238
Van Wyck, Samuel, 224
Wolker, William A., 82
Walters, S. C., 197
Williams, Charles, 262
Worrell, Granville, 339
Yates, Col. C. G., 35, 36
Objections and Answers, 194
Objects of Tests and Investigations, 105
Occidental Fire Insurance Company, Albuquerque, 113
146, 307
Occidental Life of Los Angeles, 333
Ohio Commission, 20, 255
Ohio Exhibitors League, 352
Ohio Farmers of Illinois, 52
Ohio Field Club, 208, 228
Ohio Fire Chiefs' Convention, 79
Ohio Fraternal Report, 25
Ohio German Fire of Toledo, 108, 137
Ohio Inspection Bureau, 263
Ohio Insurance Department, 246
Ohio Investigation Committee, 20
Ohio Legislation, 6, 68
Ohio Mutual Life, 274, 292, 355
Ohio Mutual Live Stock Insurance Company, 295
Ohio National Life Insurance Company, Cincinnati,
165, 274, 292
Ohio Ruling, 145
Ohio State Commission, 201
Ohio State Fire Prevention Association, 263, 287
Ohio State Life of Columbus, 39
Ohio State Surety Underwriters Association, 20
Oil Stoves in Tenements, 285
Oklahoma Depositors Guarantee Fund, 149
Oklahoma Fire Insurance Business, 220
Oklahoma Inspection Bureau, 101
Oklahoma Insurance Department, 316
Oklahoma, Miscellaneous Insurance in, 159
Oklahoma Legislation, 89, 316
Oklahoma Litigation, 133, 145
Oklahoma National, 274, 334
Old Age Pension Plan, 308
Old Colony Fire of Boston, 181
O'Malley vs. Commercial Life Insurance Company
and Others, 72
One Hundred Thousand Dollar Club of the Illinois
Life, 48, 64, 70, 114
Opinion as to Special Brokers in New York, 252
Order of Adelphi, 91
Order of the Golden Seal, Roxbury, N. Y., 40
Order of Sons of Herman, Grand Lodge, Minnesota,
249
Order of Unity, 266
Oregon Fire Rates, 84
Oregon Legislation, 142
Oregon State Report, 131
Owen, Frank L., 252, 303


## P


PACIFIC Coast Automobile Underwriters Association,
106
Pacific Coast Board (Fire), 113, 181, 229, 255
Pacific Coast Casualty, 82, 107, 140
Pacific Coast Fire Insurance Company of Vancouver,
37, 78, 225
Pacific Coast Underwriters, 146
Pacific Mutual Life, 91, 96, 125, 248, 319
Pacific States Fire Insurance Company, Los Angeles,
264
Pacific Surety, 44, 188, 296
Paris Co-operative Life, Paris, Tex., 121, 184, 293
Paxton Fire, Philadelphia, 6, 226
Peabody, Slosson & Smyth, 303
Peck, Willard H., 26
Peninsular Life, Detroit, 65, 292
Penn Health and Accident Association of Leechburg,
Pa., 94
Pennsylvania Bar Association, 3
Pennsylvania Casualty Company, 44, 81, 82, 159, 256
282, 344
Pennsylvania Fire of Philadelphia, 227
Pennsylvania Railroad Relief Department, 115
Pennsylvania Tunnel, 123
Pennsylvania Underwriters Finance Company, Cam-
den, N. J. (Fire), 6
Pension Life Society of Pittsburg, 331
Peoples Health and Accident Insurance Company, 90
Peoples Life, Little Rock, Ark., 121
Peoples Mutual Life Association and League of Syra-
cuse, 43
Peoples National Fire Insurance Company, 6, 316
Peoples Savings Bank of Brockton, 291
Peoples Surety Company of New York, 121, 140, 188
Perea vs. State Life of Indianapolis, 90
Perkins, Geo. W., 317
Perrine, H. T., 299, 332
Phenix of Paris, 306
Phenix Fire of Brooklyn, 7, 13
Phœnix (Fire) of London, 16
Phœnix Fire of Phœnix, Ariz., 197
Phœnix National Life, Portland, Ore., 149
Philadelphia Association of Life Underwriters, 221
Philadelphia Board of Trade, 313
Philadelphia Casualty Company, 108, 308, 327
Philadelphia Fire Insurance Patrol, 133
Philadelphia Fire Underwriters Association, 6, 78, 205
262, 277, 338
Philadelphia, Improving Conditions at, 350
Philadelphia Life, 183
Philadelphia Local Board of Surety Companies, 221
Philadelphia Plate Glass Business, 124
Philadelphia Plate Glass Underwriters Associations,
221, 328
Philadelphia Proposes More Rigid Building Require-
ments, 290
Philadelphia Rapid Transit Company, 7, 14, 61, 71
Philadelphia Robberies, 71, 124
Philadelphia, Pennsylvania and Delaware Insurance
Company, 86
Pickell, Charles Warren, 246
Pittsburg Coal Company, 146
Pittsburg Dwelling Rates Reduced, 351
Pittsburg L. and T., 25, 125, 320
Plate Glass Insurance Company of City of London, 218
Plate Glass Underwriters Association of New York, 269
Popular Insurance Magazine, 270
Porter, Warren R., 266
Porter System of Inspection Service, 317
Porto Rico, Miscellaneous Insurance, 159
Portrait—
Alexander, H. G. B., 81
Childs, Arthur E., 324
Doremus, Cornelius, 18
Gold, P. D., Jr., 340
Johnson, William C., 292
Seward, Geo. F., 294
Potter, Insurance Superintendent of Illinois, 247
Powell, Henry J., 193
Practice of Insurance Against Accidents and Employ-
ers' Liability, 342
Preferred Casualty of Saginaw, 357
Preus, Joseph A. O., 288
President Button Appoints Committees, 248
Proceedings of the Insurance Institute of Toronto,
1909-10, 169
Progressive Life Insurance Company, Omaha, Neb., 267
"Prominent Patrons of Life Insurance," 161, 293
Promoting Companies in New York, 193
"Promotion Fakirs," 21
Property Owners Federation of Minneapolis, 260
Proposed Amendment to Kansas Rating Law, 54
Proposed Modification of English Compensation Meas-
ures, 107
Protection Fire Insurance Company, Syracuse, N. Y.,
78
Protective Holding Corporation, 205
Provident Insurance Company of Birmingham, Ala.,
344
Provident Life and Trust, 40, 273, 292, 355
Provident Mutual Life and Accident Insurance Com-
pany, 320, 358
Provident Savings Life, N. Y., 47, 149, 165, 242, 317
Prudential Casualty, 70, 114, 269
Prudential Life, Health and Accident, Aiken, S. C.,
188
Prudential Life of San Antonio, 121
Prudential Life of America, 5, 26, 45, 76, 99, 170, 193
195, 224, 249, 275, 301, 336
Prussian Reinsurance of Berlin (Fire), 200
Public Adjusters, 100
Public Savings Insurance Company of America of In-
dianapolis, 249, 301
Publicity Bureau for Accident Insurance Companies,
256
Purdy, George F., 115, 191
Puritan Life, 319


## Q


QUEEN, The, 285, 316, 317, 338
Quin, L. C., 253
Quotations of Fire Insurance Stocks, 341


## R


RAILROAD Accidents, 82
Railway Passengers Assurance Company of London,
232
Railroad Relief Department Case, 125
Rate Cutting in Philadelphia, 5
Rate War, 244
Rating Conditions in Indiana, 351
Rawn, Ira Griffiths, 24, 45, 57, 58, 148
Reading Mutual Life, 183
Reading Railroad Company, 163
Real or Nominal Liberality, 259
Rebate Cases, 354
Rebating, 299, 300, 264
Reduction of Arrears, 76
Reliable Mutual Fire, Philadelphia, 6, 226
Reliance Life of Pittsburg, 3, 25, 64, 71, 98, 114, 115
148, 165, 242, 273, 291, 318
Renewal of Accident Insurance Policies, 272, 282
Reports of Fire Insurance Companies, 58, 94, 122, 160
218, 232, 244, 257, 270, 296, 309, 358
Report of Phenix Irregularities, 7
Republic Accident, 328
Republic Assurance Company of New York, 38
Republic Indemnity, Louisville, 44, 122
Republic Life, Kansas City, 174, 183
Republican State Convention, 177
Riall-Jackson Co., 112
Rice, L., State Fire Marshal of Alabama, 264
Richards & Heald, 250
Ridgely Protective Association of Worcester, Mass.,
269, 295
Rise and Fall of Fire Insurance Companies, 80, 90, 106
254
Roche, John F., 25
Rochester German Fire, 164
Rocky Mountain Fire Underwriters Association, 112
Rockford Life, Ill., 242
Rockwell, Judge David T., 280
Roger Williams Fire of Providence, R. I., 287
Rogers, Orra S., 299
Rogers & Rollo, 305
Rose, Douglas H., 39
Round Table Order, 301, 349
Rowland, M. O., 253
..oval Arcanum, 25, 223, 268
Royal Benefit Society of Washington, D. C., 99, 334
Royal Exchange (Fire), 112
Royal Fire, Liverpool, 77, 79, 100, 110, 132, 163, 314
Royal Indemnity, Omaha, Neb., 122
Royal Indemnity Company of New York, 186, 232
Royal Protective, Boston, 82
Royal Victoria Life of Montreal, 275
Rumsey, David, 162
Rustin, Dr. Frederick W., 121, 267, 296
Ryan, Harwood E., 22
Ryon, O. B., 89


## S


ST. LOUIS Life, 48
St. Louis Life Underwriters Association, 293, 318
St. Louis National, 4, 49, 72, 97, 98, 125, 193, 272
St. Louis Real Estate Agents, 112
Sacramento Holding Company, 290
Safe and Sane Fourth of July, 2, 3, 14
San Antonio Life, 293, 320
San Bernandino Board of Underwriters, 291
San Francisco Fire Insurance, 132
San Francisco Fire Protection, 63
San Francisco Life, 4, 300, 333
San Jacinto Life, Beaumont, Tex., 334
Sargent Pryce Company, 137, 228
Sault Ste. Marie Life Underwriters Association, 4
Savings Bank Life Insurance, 148, 273
Saving Trouble for Surety Companies, 343
Scandia Life, 23, 32, 301
Schiverly, Insurance Commissioner of Washington, 246
Scottish Union and National, 55
Scovil, Charles W., 23
Scranton Fire, 111, 180
Scranton Life, 64, 114, 124
Seaboard Fire and Marine, 8
Second Russian Insurance Company, 238
Security Casualty of Detroit, 357
Security Life Litigation, 183
Security Life of America, 272
Security Mutual, Binghamton, 39
Security National Fire, New York City, 61
Semi-Annual Statements of Fire Insurance Companies,
138
September Conventions, 142
September Fire Losses, 190
Seymour, Umbdenstock & Co., 52
Shaw, Ferris E., 226
Shawnee Fire of Topeka, 137, 162, 164, 179, 180, 203
204, 206, 253
Shipman & Wayne, 276, 288
Significance of our Fire Waste, 342
Sioux Fire of Sioux City, 280
Smith, C. G., State Actuary of Massachusetts, 332
Smith, W. Farnum, & Co., 188
Smith vs. Columbus Casualty, 32
Snow, Elbridge G., 275
Society of Insurance Medical Officers, 191, 221
Sohmer, William, 285
South Atlantic Life, 125
South Bend Life, 354
South Carolina Life Underwriters Association, 248
South-Eastern Underwriters Association, 2, 9, 15, 63
124, 181, 209, 289
South German Reinsurance Company of Munich, 239
Southern Casualty and Surety Conference, 327
Southern Casualty Companies to Organize, 188
Southern Century Club, 267
Southern Financial and Security Company, 86
Southern Fire of New Orleans, 100, 106
Southern Home (Fire) of South Carolina, 229
Southern Insurance Company, Nashville, 20
Southern Life Insurance Company, Dawson, Ga., 293
Southern Life of Texarkana, 274
Southern Marriage System, 4
Southern National Life, Louisville, 25, 267
Southern States, Atlanta, 121, 193, 223,242, 267, 320
Southern States Fire and Casualty Company of Bir-
mingham, 203, 340
Southern Surety Company, Muskogee, Okla., 218
Southern Tornado Insurance Company, 63
Southern Underwriters to Organize, 267, 288
Southwestern Casualty Company, Oklahoma City, 44
Southwestern Casualty Company, San Antonio, 57
Southwestern Fire, Albuquerque, 180
Southwestern Life Insurance Company of Dallas,
Tex., 267, 274, 293
Southwestern Surety of Denison, Tex., 149, 282
Sovereign Fire, Toronto, 179, 263, 279, 314
Spearman Agency Company, 18
Special Agents Association of the Pacific Northwest,
317
SPECTATOR, THE, 298
Sprinkler Leakage, 142
Sprinkler System, 261, 263, 276
Stamford Board of Fire Underwriters, 317
Standard Accident Company, Detroit, 269, 344
Standard Form of Accident Policy, 201
Standard Life, Pittsburg, Pa., 212
Standard Life Annuity Company, Evansville, Ind., 65
Standard Live Stock Insurance Company of Indianapo-
lis, 218
Standard Mortgagee Clause, 304
State Association of Fire Agents, 277
State License for Brokers, 261
State Life of Enid, Okla., 333
State Mutual of Massachusetts, 26, 273
State Rating Legislation, 305
Stewart, A. N., 255, 262
Stock Options Violate Anti-Rebate Law, 247
Stock Promotion Schemes in New York, 190
Stockdell, Frederick C., 15

Stone, D. Cliffe, 281
Storage Charges on Whiskey, 261
Stovel, C. J., 255, 279
Street, Charles R., 302, 304
Suburban Exchange, 195
Success, 99
Suicide Record of 1909, 65
Suicides, 33, 65, 291
Sun Life of Canada, 275
Sun, London, 164
Sun Underwriters, 164
Superficial Insurance Instruction in Colleges, 347
Supreme Council of the Order of Unity, 58
Surety and Casualty Underwriters Company, 82
Surety Association of America, 32
Surety Club of Ohio, 44
Surety Fund Life of Minneapolis, 333
Surety Underwriters Association of Michigan, 296
Surety Underwriters Association of Minnesota, 39
Surety Underwriters Association of New York, 58, 188
Surety Underwriters Association of St. Louis, 148
Surplus Line Brokers in San Francisco, 80
Survival of the Fittest, 255
Sutphen, Howard, 247
Swiss National Fire Insurance Company of Basle, Switzerland, 251, 302
Swiss Reinsurance Company of Zurich, 55, 237, 232 253

## T

TALBOT, John M., & Co., 301
Tanners Mutual Fire, Pennsylvania, 178
Telegraph Company Held Liable, 330
Ten Broeck, Morse & Co., 279, 284
Tennessee Association of Local Fire Insurance Agents, 340
Tests of Fire Extinguishing Apparatus, 105
Texas Department of Insurance and Banking, 305
Texas Legislation, 54, 63, 69, 78, 83, 89, 96, 164, 180 182, 236, 293
Texas Life Convention, 300
Texas Logic, 112
Texas Rating Law, 137, 180, 264, 340
Texas State Board Law, 13, 14, 22, 63, 137
Texas State Department of Insurance and Banking, 340
Texas State Fire Rating Board, 253, 305, 316, 89, 137 281, 353
Texas Surety and Insurance Company of San Antonio, 70
Texas Taxes, 180
Texas Trouble, 30
"The 80 Per Cent and 100 Per Cent Average Clause and the Distribution Clause," 353
"Then and Now," 268
Third Compensation Measure for Wisconsin, 107
Thomas D. Russel Company of Cleveland, 288
Title Companies Agitated, 344
Title Guaranty and Surety, 191
Toledo Association of Life Underwriters, 355
Toledo City Council, 288
Toledo Life of Toledo, 222, 248
Tolman, William H., 182
Topeka Agents Wrathy, 207
Tornado Insurance, 164
Toronto "Saturday Night," 109
Towner Rating Bureau, San Francisco, 148
Townsley, H. P., 250, 252, 279
Transactions of the Actuarial Society of America, 66
Transactions of the Faculty of Actuaries, 223, 335
Transylvania Casualty Insurance Company, Louisville, Ky., 122, 140, 218
Travelers Indemnity Company, 214, 218
Travelers Insurance Company, Hartford, 32, 49, 72 108, 114, 124, 194, 232, 247, 256, 296, 328, 344
Travelers Insurance Machine Company of Louisville, 140
Travelers Protective Association, St. Louis, Mo., 25 170
Travelers, Hartford, vs. Travelers Insurance Machine Company, 49
Travelers vs. Barker & Son, 72, 182
Trinity Finance Company, 214
Tuttle, Wightman & Dudley, 226
Twisters in Kentucky, 49
Two Republics Life, El Paso, Tex., 248
Two Thousand Dollar Club of the International Life of St. Louis, 164

## U

UNCONVENTIONAL Convention Topics, 143
Underwriters Agency of the Imperial Fire, 305
"Underwriters Annex," 317
Underwriters Association of New York State (Fire), 287, 339
Underwriters Building, 230
Underwriters Bureau of New England, 132, 226, 276 302
Underwriters Club, 302
Underwriters Club (Fire) of Northern Kentucky, 9, 30
Underwriters Equitable Rating Bureau of Oregon, 342
Underwriters General Agency (Fire), 112
Underwriters' Laboratories, 354
Underwriters National Electric Association, 341
Underwriters Salvage Company, 100
"Unexpired Legacies," 247
Uniform Fraternal Bill, 213
Uniformity in Workmen's Compensation Bills in Sight, 269
Union and Phœnix of Madrid, 204, 253, 302
Union Central Life, 210, 212, 222, 292, 332
Union Fire of Buffalo, 227
Union Fire of Paris, 163, 196, 198, 237, 239, 262, 286
Union Life and Casualty of Montgomery, Ala., 42
Union Life of Chicago, 23, 241
Union Life of Toronto, 5
Union National Accident, Philadelphia, 183, 218, 221 309
Union Sick and Accident Insurance Company of Louisville, 20
United Fire Insurance Company, 132
United Firemens of Philadelphia, 178, 286, 303, 315 338, 349
United Insurance Company, New York, 111, 196, 198
United Order of Industrial Insurance Agents of America, 301
United Order of Odd Fellows of America, 125
United Order of True Reformers, 243
United Protective Agency Corporation, Chicago, 97
United States and Mexican Trust Company, 176
United States Casualty Company, 58, 309, 328, 357
United States Fidelity and Guaranty, 174, 308
United States Geological Survey, 271
United States Lloyds of New York, 15
United States Underwriters, 81
United Surety Company of Baltimore, 295, 309, 358
Universal Life Assurance Company of Canada, 325

## V

VAIL, President Lewis H., 28, 133, 144
Valentine, Wm. H., 121
"Value of Partnership Insurance Demonstrated," 336
Vancouver Advisory Committee, 230
Vanderbilt Cup Race, 175, 190
Van Matre, E., 264, 281
Van Voorhis & Gaubert, 250
Vermont Association of Local Fire Insurance Agents, 227
Vest Pocket Life Agents' Brief, 268
Vinton Plate Glass Mutual, 344
Volunteer State Life, 213
Von Rosenberg, F. C., 70
Vreeland, Augustus C., 328
Vulcan Fire of Oakland, 229, 291, 341

## W

WAGGONER, E. L., 39
Wakefield, Morley & Co., 286
Ward, Dr. Leslie, 17, 24, 39
Ward & Gaskell, 256
Warranty Clause Strictly Construed, 38
Washburn, A. C., 3
Washington Association of Local Fire Insurance Agents, 291
Washington Fire Insurance Company, 55, 307
Washington Investigation, 181
Washington Legislation, 82, 181
Washington National Life, Spokane, Washington, 248 300
Washington State Organization Proposed, 341
Wasps' Nest Cause of Fire, 262
Watchman Warranty Clause, 240
Way, F. H., 178
Weed, R. Samuel, 275
Weed & Kennedy of New York, 291
Weir, Judge Clarence, 176
West Coast Life Insurance Company, 249
Western Adjustment Bureau, 205
Western and Atlantic Fire of Nashville, 32, 112, 206 239, 306, 353
Western and Southern Fire of Shawnee, Okla., 29, 53 315, 352
Western and Southern Life, 5
Western Automobile Indemnity Association, 344
Western Casualty and Guaranty Company, Oklahoma City, 44, 68, 269
Western Casualty and Guaranty, Texas, 244
Western Casualty of Seattle, 344
Western Commercial Travelers Association, 49
Western Empire of Spokane, 304, 305
Western Field Club, 137, 146
Western Fire Insurance Company of Lincoln, Neb., 146
Western Insurance Bureau, 1, 36, 78, 207
Western Life and Accident Company, Denver, 44
Western Life Indemnity Company of Chicago, 318
Western Mutual Life of Council Bluffs, Ia., 300
Western National (Fire) of Oklahoma City, 179, 197 207, 227, 253, 263, 280, 304, 315, 352
Western of Toronto, 317
Western States Life, San Francisco, 4, 70, 98, 183, 266 317, 333
Western Reserve Life Insurance Company, 89, 351
Western Union, 88, 108, 132, 140, 144, 229, 264
Western Union Life Insurance Company, 292
What Cheer Mutual Fire Insurance Company of Providence, 262
Wheeler, Kelley & Dewey Agency, 316
Where Fire Insurance Dividends Come From, 254, 281
Where Fire Underwriters Can Sleep o' Nights, 255
Which Wife Wins? 275
Whitman Savings Bank, 291
Whitney, A. W., 141, 181, 245, 277
Whitney on Combined Classification, 181
Wholesale Dry Goods Association, 303
Wholesale vs. Retail Insurance, 20
"Why Lives Should Be Insured," 312, 334
William Penn Fire, 197
Williamsburgh City Fire, 178, 275, 284
Williamson vs. Liverpool and London and Globe, 88
Wimberly Bill, 149
Wired Glass, Practical Test of, 354
Wisconsin Association of Local Fire Insurance Agents, 89
Wisconsin Field Club, 6, 8
Wisconsin Legislation, 23, 223
Wisconsin Life Insurance Company, 70
Wisconsin National Life, 94
Wisconsin State Fire Prevention Bureau, 209
Withington, Frederick S., 7
Wolfe, F. E. S., 112
Wood, Charles W., 191
Woods Agency of Equitable, 192, 241
Woolard, Davidson & Throckmorton Agency, 316
Woolston, Paul L., 194
Workmen's Compensation (see Legislation), 220
Workmen's Compensation Service and Information Bureau, 282, 307, 344
Workmen's Insurance in Europe, 243
World's Work, 307
Wright, Walter C., 268
Wyman, W. H., 316
Wynant, President Wilbur, 248

## Y

YARDLEY, Farnham, 313
Yonkers Board of Fire Underwriters, 176
Yorkshire Insurance Company, Ltd., 232
Yorkshire of England, 142, 276

# INDEX TO LIFE INSURANCE SUPPLEMENT

## JULY TO DECEMBER, 1910.

AVERTISING for Prospects, 10
After-Election Promises, 48
Agent on Commission, 36
Agents' Tribute to President Kingsley, 11
All in the Day's Work, 50
Amount of Reserves on Varying Bases, 23
Annual and Deferred Dividends, 8, 26
Annual Dividends for 1911, 28, 50

BOOMERANG Verdict, A, 12
Brain Insurance, 37

CASH Value of Interviews, 25
Cherished Desires, 9
Compendium of Official Life Insurance Reports, 13
"Concentration," 52
Conviction by Elimination, 34
Cost of New Business, The, 50
Cost Per Day, The, 48

DELUSION of Experience, The, 17
Directions for Living and Sleeping in the Open Air, 3
Do Your Best or Get Off the Job, 28
Don't Talk About It, 11
Don't Talk Down a Competitor, 26

EFFECT of Clear Statements, 14
Equip Yourself with a Shock Absorber, 46
Establishment Benefit Insurance Funds, 21
Expenses of Fraternal Beneficiary Societies, 24

FIFTY Years of Life Insurance Progress, 51

HOW to Catch Fish, 48
How to Get a Policy for Less than Nothing in England, 34

IMMEDIATE Incomes, 48
Infant Mortality in Germany and Great Britain, 28
Insurance Breeds Assurance, 34
Insurance Not an Expense, 44

JUSTICES of the Supreme Court Insured in the New York Life, 12

KING George V. and Insurance, 12

LIFE and Health Insurance in New York, 8
Life Insurance a Poetical Inspiration, 12
Life Insurance as a Protection Against Losses Through Forced Sales, 34
Life Insurance Comment, 33, 41
Life Insurance Companies and Their Interest in the Prosperity of the Railroads, 42
Life Insurance Companies the Mainstay, 42
Life Insurance for Educational Purposes, 20
Life Insurance in Great Britain, 13
Life Insurance in Oklahoma in 1909, 12

Life Insurance in Texas, 4
Life Insurance Same as Fire Insurance, 8
Live to Work, 44

MAGNITUDE of American Life Insurance, 52
Margins and Expenses Under Section 97 of the New York Insurance Law, 19
Mean Business and You Will Get Business, 36
Meeting Objections, 3
Misstatement of Age, 5
Mortality and Morbidity Experience of the Leipzig Commercial Sick Fund, 1887-1905, 1

NEW Companies Licensed and Projected, January 1 to July 1, 1910, 4
New Method of Paying Life Insurance Premiums, A, 16
New Zealand Government Insurance Department, 28
Northwestern Mutual Life, Annual Dividends Payable in 1911, 40
Notes on New Life Insurance Companies, 23

OKLAHOMA, Life by States, 12
Old Line Insurance, 27
On Dodging Work, 43
On Getting an Opening, 49
Outlook for the New Year, The, 51

PARTICIPATING and Non-Participating Business, 28
Partnership Insurance: Go After It, 27
Policy Changes for the New Year, 52
Practical Talks to New Agents, 11
Preparation, 36
Provident Life and Trust Issues New Ordinary Life Rates, 44
Provider of Service, A, 48

RAILROAD Relief Funds, 38
Reason Why, The, 44
Relative Value of Life Insurance, 40

SCARCITY of Managerial Timber, 47
She Will Think of You, 28
Systematic vs. Indiscriminate Soliciting, 44

THEORIES and Things, 33
Too Much Discussion—Too Little Determination, 15
Twisters, 33
Two Decades of Life Insurance, 18

UNAUTHORIZED Insurance Solicitation, 34
Unwarranted Inference, An, 48

VALUE of Partnership Insurance Demonstrated, 42

WAYS of Getting Business, 44
What Sort of a Man Are You? 36
What Tuberculosis Costs the Country, 20
Where Persistence Should Cease, 8
Why Lives Should Be Insured, 46
Why One Should Engage in the Business of Life Underwriting, 37, 45

# INDEX TO CASUALTY AND SURETY SUPPLEMENT

## JULY TO DECEMBER, 1910.

ACCIDENT and Health Insurance a Necessity, 19
Adjuster as a Peacemaker, The, 26
Aerial Accidents for Four Years, 2
Apoplexy, 21
Automobile Accidents, 12

BEAT Him Out, 2

COMPULSORY Compensation Act Held Constitutional, 24

DIARRHEA and Health Insurance, 1
Distribution by States of Miscellaneous Insurance in the United States, 5

INDUSTRIAL Accidents—A Problem of To-day, 9
Industrial Accidents in Building Trades of Canada and the United Kingdom, 25
Insurability of Individuals with Deformity for Accident Insurance, The, 27

LEGAL Decisions, 4, 16, 19, 24, 28
Liability Insurance Figures, 23

NEW Employers' Liability Law of Oregon, 26
New York Casualty, Surety and Miscl. Report, 15
New York Liability Laws, 11

OCEAN Log Book, 11

PERSUASION, 19
Preliminary Blanks for Reporting Accidents, 15

QUESTION of Liability Loss Reserves, 22

RAILROAD Casualties, 12
Recent Progress of Compensation for Occupational Injuries, The, 14

SOME Comparative Statistics of Boiler Explosions, 17
Stock, Casualty and Miscellaneous Companies Licensed and Projected, January to July, 1910, 3
Street Accidents in New York City in 1871-1875 and 1905-1909, 13

TO Avoid Lightning, 12

WORKMEN'S Compensation, 28